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THE BUSINESS EDUCATOR

VOL. VIII. NO. I.

SEPTEMBER

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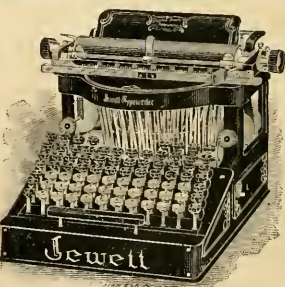
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2 sheets by mail postpaid50

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The Business Educator.

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a b c d e f f g g h h h i
i j j k k k l m n o p p
q r r s t t u v w x y y z
1 2 3 4 5 6 7 8 8 9 0.

Circular, rolling, legible, practical, rapid, easy, graceful characters.

A A B B B C C C D D
D E E E E F F F F G G
G H H H H I I I J J
K K K L L L L M M
M N N N O O O P P P Q
Q R R R R S S S S T T
T U U U V V V W W W
X X X X Y Y Y Z Z Z

C. H. Cumming. D. D. L. L. D.

Lessons in Practical Business Writing

BY

LAWRENCE, MASS.,

H. O. Keesling

CANNON'S BUSINESS COLLEGE.

Number One.

Don't foul, don't flinch, and hit the line hard!

PRES. ROOSEVELT.

Today, young men and women, the person who succeeds must be able to do something well, willing to do it without grumbling, and then do it, whatever it is in a manner that will please the one for whom it is being done. Since all cater to some one, and in many cases to more than one, the power of pleasing others, courteously toward them, and the ability and determination to push forward, will win many seemingly hopeless battles.

Just at this time the teaching of Penmanship is occupying a great deal of the attention of educators, probably more than it ever did before. The causes leading up to this are many, and I will not take the space here to go into detail regarding them. Good teachers of Penmanship are in demand, but no more than good business writers. A teacher should know what he is going to teach, how he is going to teach it, and then teach it as if it were the only subject in the world.

Now students, you who are going to follow me in this course of lessons, I ask your co-operation, close attention to both the copy and instruction given. Go in with a determination to win. Take the copies as they are given. Stick to them until you have mastered them and the game is yours.

Materials and Position.—Foolscap paper, a medium fine pen, and black ink, are indispensable for good work. For position sit squarely facing the table. Have front edge of chair under edge of table. Sit with hips well back in chair. Lean forward, bending at the hips, and rest both arms on the table. Place the paper so that it is exactly parallel with the right arm; then pull the bottom edge of it toward you at least two inches, so that the arm goes diagonally across the sheet. The left hand is always placed just above the writing line, so as to hold the paper down. Lean a little more on your left arm than you do on your right. Do not grip the holder. Keep the wrist almost level, and do not let it touch the desk. See that the penholder points over the right shoulder.

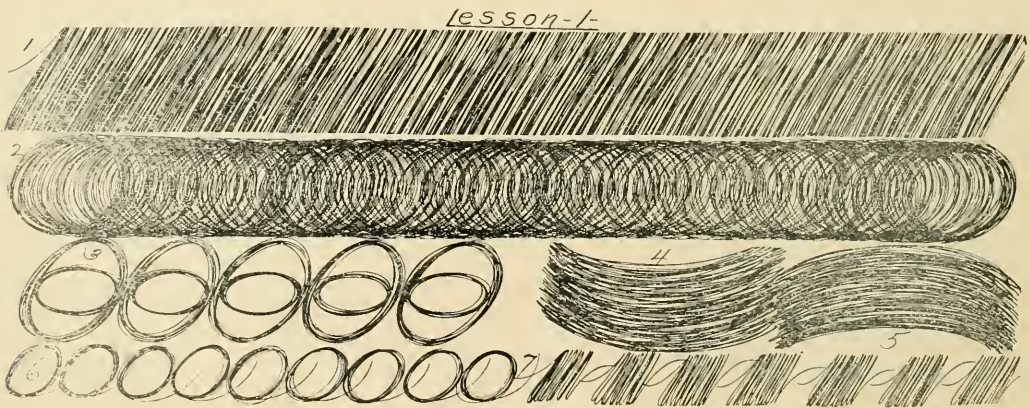
Lesson One.

Copy 1. Direct retrace exercise. Make it two spaces high. Use a push and pull movement. No fingers. Make it rapidly. See that the arm glides in and out of the sleeve. If your shirt sleeve is tight or heavy, cut it off just above the elbow.

Copy 2. Round exercise two spaces high. Same direction, as you make capital O. Make it just as round as you can, trying to keep it regular in height and width. Use no shade.

Copy 3. Two space ovals, made one-third higher than they are wide. Same direction as capital O, and reverse. Watch right left oval in the centre. Keep your work up together in columns, so as to give it a good appearance.

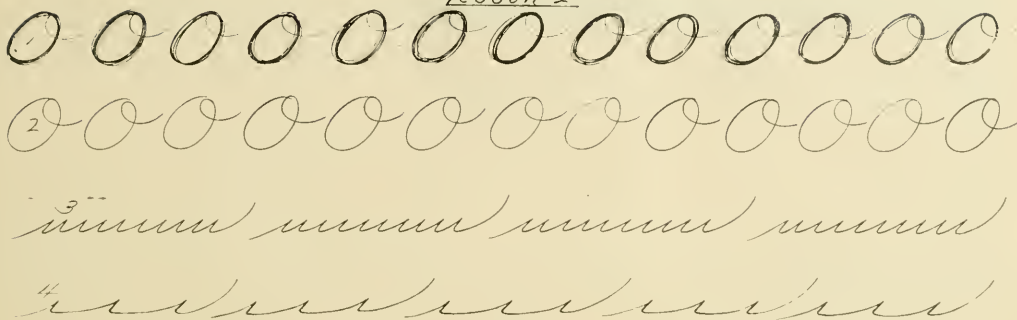
Copy 4 and 5. Make from left to right, and retrace with curve. Copy 6 and 7. Given for review. Remember use no fingers.



Lesson 2.

Work hard on copy 1, six times around and loop. Copy 2. Close "o" at top, watch loop carefully, 3 and 4 make sharp at top, round at bottom. Watch spacing.

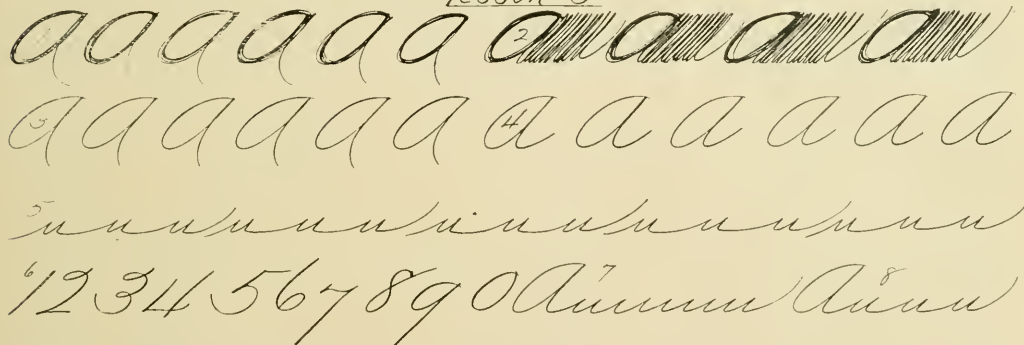
Lesson-2-



Lesson 3.

Try copies 1 and 2, copies 3 and 4, make capital "A" sharp at top, and close it, retrace about one half way down the stroke. Copy 5. Small "n" should be made sharp at top; study figures; try copy 7 and 8.

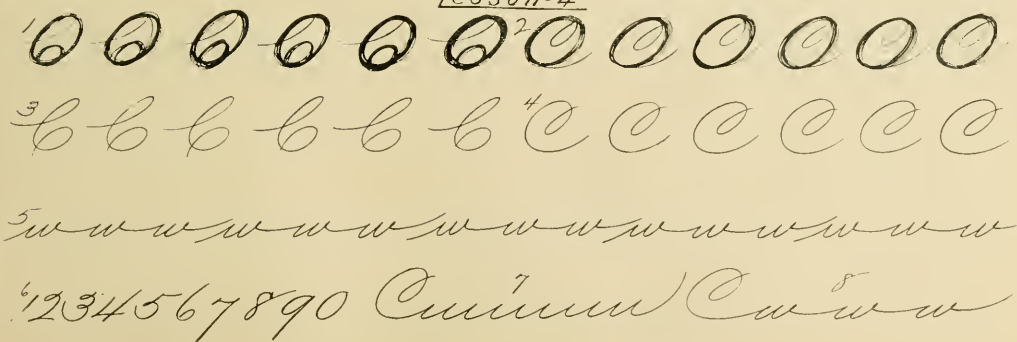
Lesson-3



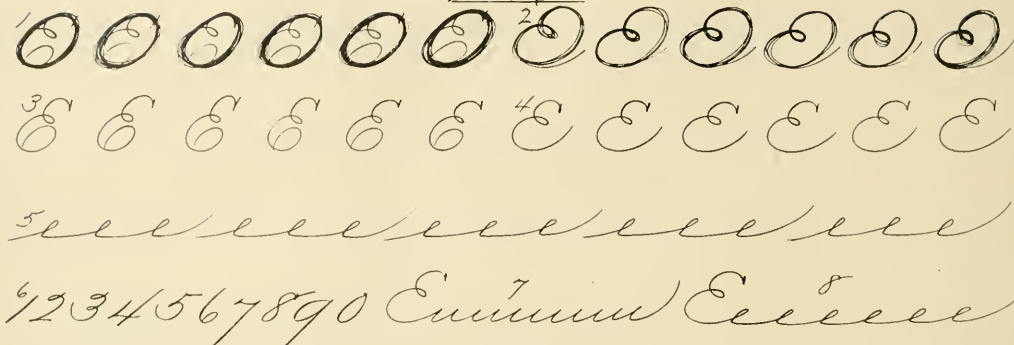
Lesson 4.

Copies 1 and 2 will develop the capital letters. Copy 3. Start to the right above the base line, finish with the oval; keep oval and loop separate. Copy 4. Start left and down, keep downward strokes parallel. Copy 5. Make all sharp turns at the top, round ones at the bottom. Watch retrace stroke, divide parts equally; study copy 6, try 7 and 8.

Lesson-4-



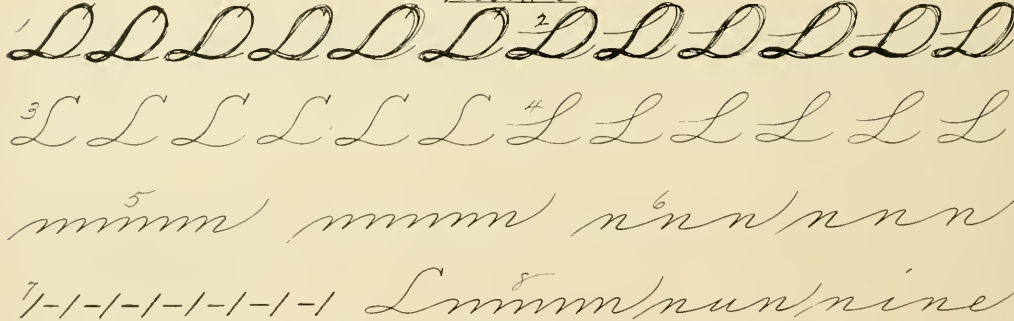
Lesson 5-



Lesson 5.

Copies 1 and 2 develop movement and form; don't slight them. Copy 3. Start with dot, and make small loop in center point down, finishing oval same as capital "C." Copy 5. Be sure to have a visible loop in small "e." Copy 6. Are all figures made the same height? Copy 7 and 8 should receive a great deal of practice.

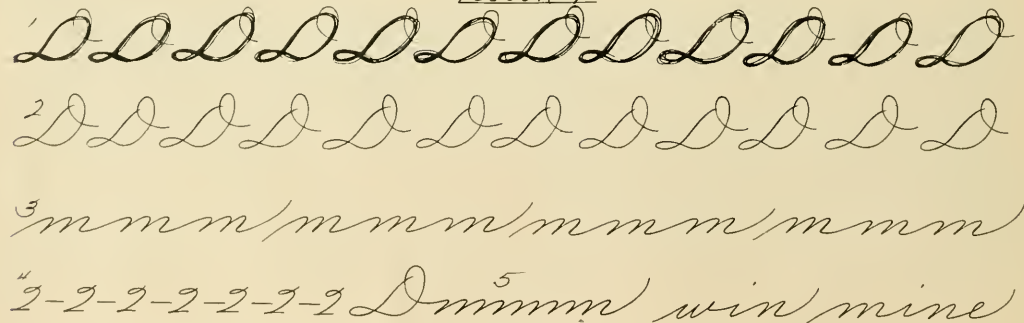
Lesson 6-



Lesson 6.

Exercise 1 develops both capitals "L" and "D". Go after it strong. Copy 3. Start with dot, stand up straight. Keep loops on a parallel with base line. Copy 4. Start above the line; watch slant of loop at top. Copy 5. Round at top, pointed at bottom. Copy 6. Both round turns at top, and one at bottom; keep downward strokes parallel. Copy 7. Watch height and spacing, keep pen on paper until it stops at base line. Remember haste makes waste. Copy 8. Shows how to join capitals and small letters. Make about two pages of the words.

Lesson 7-



Lesson 7.

Copy 1. You can't afford to loose these exercises. Copy 2. Keep toe and heel of capital "D" on line, watch width and finishing loop. Copy 3. Has three round turns at top, two pointed, and one round at bottom. Try to space parts equally; keep lines parallel. Copy 4. Start down with loop, and finish with short straight stroke parallel with base line. Words "one" and "nine" are a review on the small letters.

Lessons in Business Penmanship

BY A. R. BURNETTE, ASHLAND, ILL.

Number Four.

Lesson No. 16.

We will begin lesson 16 with the large direct compact oval exercise. Work very rapidly on this exercise, working out all the white space. Try to keep the exercise one large space high, the full width of the paper. Line 70 is the direct retraced oval finished with a small loop. Retrace each oval ten times. By close study you will see that the capital "O" conforms more closely to the indirect oval than any other capital under this group. Count two for each capital "O."

Lesson No. 17.

Start this lesson with the large direct retraced oval exercise. The small oval exercise given is an excellent one to develop the beginning part of the "C." The two downward strokes of the "C" should be parallel. Make first part of letter about the size of the small "o." Second style of letter given is used a great deal in business writing. Notice that the first part of the letter is formed like the small "l." Start beginning stroke about half the height of the capital, and finish letter with a small oval. Fill several pages of the word copy.

Lesson No. 18.

In beginning this lesson spend some time on the large retraced oval. Second exercises given are fine to develop the capital "E." Begin capital "E" with a dot or small straight line. Top part of the "E" is one-half as large as the bottom part. The small loop connecting the two parts of the "E" should point downward. Second style of "E" begins almost like second style of "C." Try to write the word Evans without lifting the pen from the paper. Don't hurry over the copies, but study each one carefully.

Lesson No. 19.

Begin this lesson with the large direct oval, finishing with the capital "A." Notice that the under stroke of the "A" is quite straight. Let the upward stroke reach to the height of the letter, and let down stroke retrace same about half way to the base, curving to the right and ending below base line about one small space. See that you are getting four words to the line of the word copy.

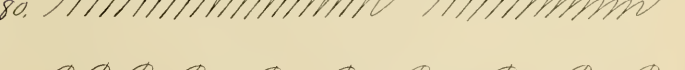
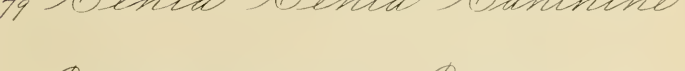
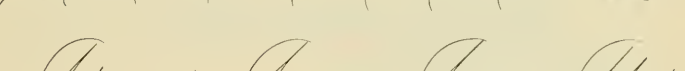
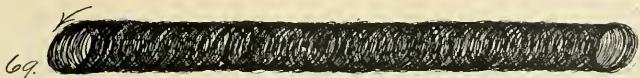
Lesson No. 20.

We will begin this lesson with both the direct and indirect ovals made in the direction indicated by small arrows. Retrace each oval from ten to twenty times. Practice the two parts of the letter separately until you can make them well, before joining them together.

The difficult point will be to bring the two strokes together correctly. Watch spacing and height of small letters in line No. 79.

Lesson No. 21.

Lesson 21 begins with the capital "M" and "N" exercise. Use rather a rolling motion of the arm in executing this exercise. See that you are getting round turns at the top, and that the up stroke retraces down stroke about half way. You will find that each part of the letter is shorter than the preceding one. Compare your work with the copies given, and see where you can make improvement.



82 Mission Mining Mine No

83 Nine men in a mine

84 Mining in a mine Men

James B. Jones
C. W. Kansom
J. A. L. M. M. M.

Practical Vertical Penmanship Copies and Hints

Keep in mind that vertical penmanship is not unlike any other kind of penmanship, except a slight difference in slant. Keep in mind that it may be executed successfully with the arm movement—as successfully as any other style of writing. Also keep in mind the fact that the paper may be held parallel with the desk, parallel with the forearm, or at any angle between these two extreme positions.

The accompanying exercises are given as preliminary practice and training for the capitals which follow. There is need of little or no finger action in the exercises, or in many of the capitals. All circles should be made freely with the arm movement, and the straight lines should be made without much finger action.

Study the forms carefully and learn to criticise your own work. Learn to see good forms as well as to see wherein your forms are poor. In the sentence practice, be watchful of the spacing between letters and of the space in the letters. Observe critically at all times the matter of angles and turns, being careful to keep the n's rounding at the top, and the n's sharp.



O O O O O O O O O

Over and over again.

Q Q Q Q Q Q Q Q Q

Quell the movement.

a a a a a a a a a

Attempt and then win.

c c c c c c c c c

Control the motions.

g g g g g g g g g

Get a free movement.

E E E E E E E E E

Ever aim to progress. E.

D D D D D D D D D

Do your very, very best.

P P P P P P P P P

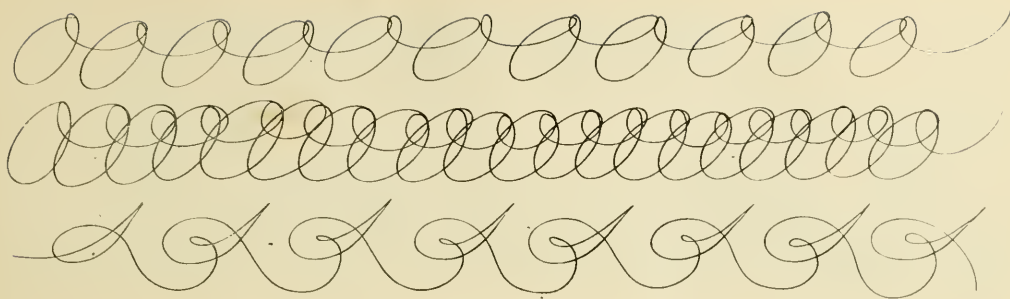
Practice enthusiastically.

B B B B B B B B B

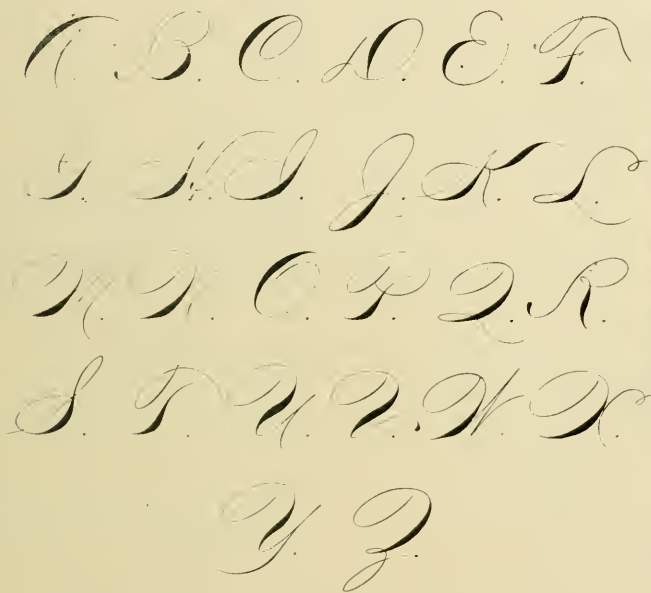
Be careful; be untiring.

R R R R R R R R R

Review frequently. Read



MOVEMENT EXERCISES BY W. L. THOMAS, WICHITA, KANSAS.



S. M. BLUE, BROKEN BOW, NEB.

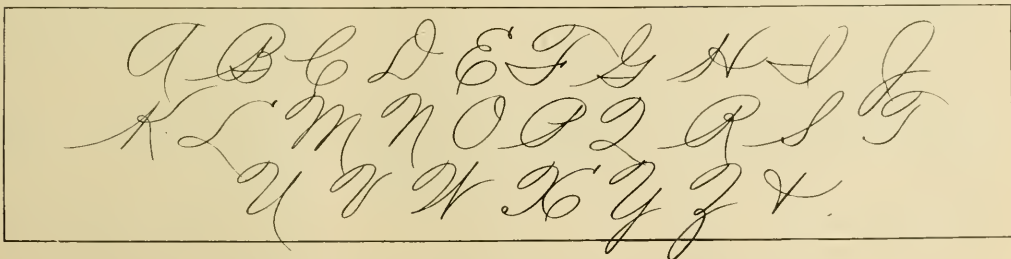


GOOD SCRIPT CUTS

attract attention even in the cheapest newspaper. If you want something fine—something out of the beaten path—write to

ZANER, Columbus, O.

The above capitals are from the skillful pen of S. M. Blue, penman in the Broken Bow, Nebr., Business College. Being plain—they require the very best control of movement. Many persons can execute flourished letters fairly well, but fail miserably when plain forms are attempted. We would therefore advise all who wish to thoroughly master ornamental penmanship to give the above style considerable attention. He who can execute this style will need have no fears about mastering the usual flourished ornamental style.



BY PIUS MEINZ, ST. JOHN'S COMMERCIAL COLLEGE, COLLEGEVILLE, MINN.

P. C. Bager,
M. F. Albert,
V. W. Kinner,
E. B. Garner,

BY THE PEN WIZARD, F. B. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.

B. L. Turnock,
Kalamazoo,
Mich.

BY S. F. HEATH, CONCORD, N. H.

*A cheerful temper, joined
 with innocence, will make beauty
 attractive, knowledge delightful, and
 wit good-natured. It will light-
 en sickness, poverty, and affliction,
 convert ignorance into an amiable
 simplicity, and render deformity
 itself agreeable.* — Addison —

BY T. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.



J. D. Valentine, of Pittsburg, favored us with some white and black cards written in white and black ink which display considerable skill.

J. E. Leamy, penman in the Troy, N. Y., Business College, is doing not a little of high grade engrossing, as indicated by some press notices received recently from that city.

Mr. Leamy is one of our most accomplished penmen.

Mr. M. K. Staller, Mt. Carmel, Pa., submits some business and ornamental writing and flourishing which disclose skill. Mr. Staller states that the most of his skill is the result of instructions received from THE BUSINESS EDUCATOR.

W. H. Anstine, of York, Pa., swings quite a professional quill, as indicated in a letter recently received.

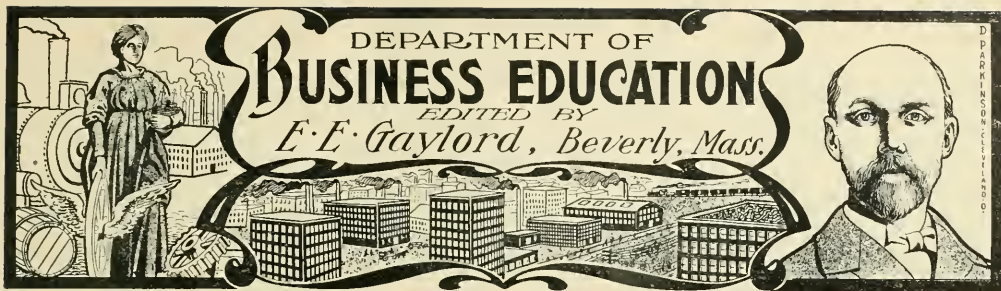
Mr. Gettie Fore, Ardmore, Ind. Tn., while not following penmanship professionally, is giving some attention to that branch as a side issue, and his writing is far above the average of those not engaged professionally in penmanship.

Mr. S. M. Funk, of Hagerstown, Md., favored us with a few specimens of his Ornamental Penmanship, which shows that he is losing none of his skill in this line.

Some of the most finely written cards in white ink we have ever had the pleasure of receiving, recently came from the pen of Mr. C. H. French, penman in Goldy's College, Wilmington, Del.

Mr. M. W. Cassmore, penman in the Richmond, Ind., Business College, sent some specimens from the pen of Mr. Herbert C. Schneider, which disclose the fact that he is doing some splendid business writing. Mr. Cassmore writes a vigorous, simple, business hand and believes in teaching that style.

J. T. Evans, cashier and paymaster for the Vulcan Iron Works, Wilkes-Barre, Pa., swings the pen like a professional. A number of signatures and cards recently received from Mr. Evans show truly a high order of ability. Were he to devote his time and attention to this work, he certainly could become one of the few.



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR, E. E. GAYLORD, BEVERLY, MASS.

Impressions by the Way

New Buildings

The new building fever has become epidemic. Only last year the Lynn (Massachusetts) Business College took possession of its beautiful new building erected for its exclusive use. The Latter Day Saints' Business College, of Salt Lake City, also moved last year into an excellent new building, well equipped.

The Hefley School, Brooklyn, went into its own charming new home last year, a building planned for comfort, convenience, and attractiveness.

In May of this year the Spencerian Commercial School, of Cleveland, removed to its elegant and sumptuously furnished new quarters on Euclid Avenue. There is probably not in the world a more richly finished and furnished suite of reception rooms than are those in the new home of the Spencerian in Cleveland; and schoolrooms better equipped and more convenient would be hard to find.

The Bartlett Commercial College, of Cincinnati, is moving into handsome new quarters on the top floor of a new ten-story business block. Mr. Bartlett is a live, aggressive school man, and his energetic policy is ably carried out by his efficient principal, Mr. D. D. Maeller. These gentlemen will be glad to welcome to their new home members of the guild of commercial teachers.

Colonel George Soule, of New Orleans, will spend this school year in a fine new building erected especially for the use of his school.

A large force of men is at work on the foundation for a towering twelve-story building at the corner of Walsh Avenue and Monroe Street, Chicago, several floors of which are to be occupied by the Metropolitan Business College, Mr. O. M. Powers having sold the building he now occupies.

Mr. O. L. Trenary, of Kenosha, Wis., moved his College of Commerce into a new building of his own last fall. This is one of the nicest little schools in the Northwest; and "little" here means more than 200 students a year with more coming. They are sure to come to a school that resorts to no shell-game tactics, provides for their physical comfort amid pleasing surroundings, and gives them thorough instruction.

At Head-quarters

On the way to Minneapolis we dropped into the headquarters office at Columbus, and found Messrs. Zaner and Blaser very busy with an unusually full school. Great changes have taken place in the capital city since, as a student, we were there in 1890. Then H. C. Rowland was a student and itinerant card writer; now he is the proprietor of an excellent commercial school in the Y. M. C. A.

Building. Broad Street, though charming, is not so superlatively beautiful as it seemed in the old days of Kelchner, McCloskey, Ware, and Weaver.

Furthermore, twelve years ago our chirographic mentor wore a high white silk hat, and a white flannel suit. He disdained whiskers, and he paid assiduous court to a charming young lady. Now he wears a very sober suit, and plenty of whiskers,—he would make a good model for a Murillo portrait—and the lady is now the gracious hostess who welcomes her husband's guests to their ideal home. Long may the vine and fig tree yield the fragrance of happy days to Mr. and Mrs. Zaner.

In 1890, E. W. Blaser was not a part of the Zanerian; now his earnest work is an indispensable feature of that successful institution, and especially of the BUSINESS EDUCATOR. Mr. Blaser is at his best in his pleasant home where we found that even the enthusiastic praise of his old friends did not do him justice.

In the early nineteen Columbus had, in her high schools, no commercial teaching; now each of her three high schools has a commercial department, Mr. J. H. Walcott, in charge of the commercial work of the North High School, is to be congratulated because of the excellent new quarters into which his department is to go in September.

The infection of soliciting has reached the business schools of several of our large cities. New York, Brooklyn, Philadelphia, Newark,

Chicago, and Milwaukee are among the unfortunates whose appeal for business has been forced to a low plane. In Milwaukee the business is badly cut up by this practice, and the various schools maintain a disagreeable attitude toward their competitors, ranging from a haughty assumption of superiority which affects not to recognize the existence of competitors, down to the contemptible use of irresponsible newspapers to publish scurrilous articles about competing schools. The city has been overrun by solicitors, amateur and professional, generally men incompetent to teach, and often so devoid of the natural instincts of manhood that they have lied shamelessly about their competitors in order to get business; and they have spared no one who could by any hook or crook pay the price, regardless of age, race, character or mental condition. The result is that a visitor to the office of the average business college in Milwaukee is liable to run plump into a veritable shoal of solicitors making their reports or getting their instructions; or he will be compelled to listen to a loud-voiced altercation over the meaning and force of a contract which some Polish or German parent has signed, unable to read English and ignorant of the meaning of the paper. Here is one of the contracts—

Probably not one in twenty reads the fine print, and when it is remembered that solicitors will tell to ignorant, needy foreigners such lies as, "The Northwestern Mutual Life Insurance Company has pledged itself

Blank Business College.

\$ Milwaukee, Wis., 190.

In Consideration of the agreement of **Blank Business College**, to deliver to my

a transferable scholarship entitling the legal holder

to a course in the Department

of said College Session to begin on or about 190 ..

I hereby agree to accept said scholarship and to pay to the order of **BLANK BUSINESS COLLEGE**, the sum of Dollars

as follows:

until the full amount has been paid.

In accepting said scholarship it is understood that the holder will comply with the rules and regulations of the school and will not neglect his duties unnecessarily. Any agreement not contained in this contract will not be binding upon either party. In case any of said installments remain unpaid after the same have become due, unless extension of time is asked for and credit granted in writing, all of said installments are to immediately become due and payable and it is agreed between the parties that in case either party fails to comply with the terms of this contract the party so failing to comply shall be indebted to the other party in a sum equal to three-fourths the face of this contract as liquidated damages. It is furthermore understood that this contract is made for a definite period, and neither party shall discontinue the course of instruction outlined unless the same is finished before the within described time.

Purchaser.

Witness.

Blank Business College.

Street. By

President.

to use only our graduates, and we can guarantee your daughter a good position;" or, "Our school has special influence with the School Board, and if you do not sign this contract and send your child to us instead of to H's school, you will lose your position as janitor of School tomorrow night," it will be understood how disputes arise, and law suits ensue over contracts that disavow responsibility for what agents promise, and it will be seen how an honest man's blood will be made to boil as he begins to realize the prostitution of a noble cause to serve a merely mercenary purpose.

There is a kind of calling at the homes of possible students, that is not illegitimate, and sensible, honest men know where to draw the line, at least until the spur of unworthy competition causes their sensibilities gradually to become numbened. If that kind of calling is to be called soliciting, we do not accept the term, then we do not denounce soliciting indiscriminately; but when the house to house canvass of the junkman is resorted to, combined with all kinds of misrepresentation to ignorant people, we protest.

Mr. Williams Closes the Debate.

MR. EDITOR—

A three months' absence has prevented a reply to Dr. Herrick's article in your April issue. It seems apparent that the discussion of my paper read at Detroit last summer will not end before the time for the next convention comes. This, however, shall be short, and the last from this end.

Dr. Herrick is disturbed because I ignored his challenge to point to a university college of commerce in this country that "requires any student or group of students to study six modern languages." I cannot find such a statement in anything I have written; but, while we are on that subject, I would like to ask Dr. Herrick how the young man who is pursuing a course of study in a university college of commerce, is to determine which of the six modern languages he shall study. He cannot know in advance which one of the six, nor what two, three or four of the six he will find use for when he goes out to "solve the great problems which confront the business men of the country." If he takes Spanish, the first business house into which he may be invited to apply his knowledge of "business organization and management" may have use only for English and French, or, probably, for English only; hence I have been unable to see any other safe course for him to pursue than to take all of the six. I am surprised that Dr. Herrick did not see this point.

SOME UNSCHOOLED BUSINESS MEN.

Dr. Herrick expects a university college of commerce graduate to make more rapid advancement than the young man who has been unable to acquire knowledge of "mediaeval, modern, and American history, trigonometry, economic geography, industrial history of England, business organization and management," etc., etc., (those branches are features of the course of study which aroused this discussion) can, who has acquired a good English education and such knowledge of business methods as the business man requires in his clerks, because "he has done so and can do so." There may be exceptional cases where he has done so, but exceptional cases prove nothing. Since Dr. Herrick has cited the "repeated expressions of John H. Converse and Theodore C. Search" in support of his con-

tention, perhaps he will permit me to state the fact that seven of the nine wealthiest men in this city never saw the inside of a college, and the fathers of the other two, from whom they inherited their fortunes, had only a common school education, and I believe the conditions are the same elsewhere. George Eastman, the man who founded and has built up the great Eastman Kodak Co., with a present capital of thirty-five millions, had only an indifferent common school education, and began his business career as a bookkeeper. Among Mr. Eastman's closest personal friends now is Lord Kelvin, one of the brainiest men and most eminent scientists of the day. Henry Lomb, who has built up in this city the largest manufactory of optical goods in the world, and who is a broad minded humanitarian, a philanthropist, and a highly cultivated man, had only a common school education. L. P. Ross, one of the most successful merchants of this city and an able financier, and upon whom has been urged every civic position within the gift of the community, had only a common school education and a part of a year in a country high school. Hiram Sibley, of this city, who organized the Western Union Telegraph Co. and was its first president, and who made fortunes for himself and numbers of his friends in that connection, was a country boy with only a common school education. Frederick Cook, President of the German-American Bank, President of the Rochester Gas & Electric Co., President of the Rochester Railway Co. and President of the German Insurance Co., began business life with next to no education. D. W. Powers, of this city, one of the ablest financiers Western New York has ever known, had almost no school training, and began his business career as a clerk, working the first year for his board. Mr. Powers became a cultivated man and a connoisseur in art. There are a few college graduates in successful business here, but nearly all of them are continuing businesses which were organized and built up by their fathers, who were ignorant men in the scholastic sense. A large proportion of the younger prominent and successful men of the city came to Rochester from the country to attend our school, and their success is largely due to the opportunities which the knowledge acquired in our school opened to them. The same conditions will be found in every city in this country where there is a good commercial school. So much for illustrative cases.

WHAT OF THE PROFESSOR IN BUSINESS?

No school of any character ever put brains into the head of a boy or a girl, hence Dr. Herrick's quotation from the proceedings of the American Banker's Association—"Send us young men of capacity rather than those of mushroom ability"—amounts to nothing. In that connection I am going to place myself in the heretical position of saying that I do not believe there is a university college of commerce professor in America who has not had business college training or actual business experience who would be worth a thousand dollars a year to any business house in the world. How would one of those professors apply for a position? Would he tell the proprietor that he was familiar with mediaeval, modern and American history, that he was master of trigonometry, that he had taken Dr. Scott's course in economic geography, that he had studied the industrial history of England, that he was familiar with six modern languages, that he had the history of commerce at his tongue's end,

and that he knew all about business organization and management? I fancy I can see the amused expression of the business man's face while the professor was recounting his attainments. What use would a business house make of one of those professors? It is not supposable for a minute that he would be given charge of the credits of the house, be selected as buyer, or be placed in charge of any important branch of the business. If a head of a department were required, a subordinate would be selected, who is thoroughly familiar with the duties and the details of the position. University college of commerce professors may train young men to do that which they cannot do themselves, but it is not usual for a stream to rise higher than its source.

THE PLACE FOR COLLEGE TRAINING.

I have in no part of this discussion denied the value of college training to those who have professions in view and to those who will not be required to carve out their own fortunes, but my experience with men, my acquaintance in business circles, and the information and opinions I have been diligent in collecting, lead me to firmly believe that those young men who think of going to college with the idea of ultimately engaging in business would better stop at the end of their preparatory training, take a good commercial course, and go into a business house.

Dr. Herrick objects to my charge that the university colleges of commerce are following the methods of France and Germany. It is apparent that those who have prepared the advertising literature and formulated the courses of study of the university colleges of commerce, have had before them the prospectuses of the French, German and Belgian schools, and obtained their ideas from those sources.

Dr. Herrick and I look at the subject under discussion from opposite points of observation—he from that of a college-bred man who has had no business experience; I, from that of a business man of nearly forty years' experience, who has been compelled to educate himself. It is quite natural, therefore, that we should have differing opinions. Whose opinion is entitled to greater weight your readers must determine.

Respectfully,

L. L. WILLIAMS.

Rochester, N. Y., May 19th.

Postlude.

MR. EDITOR—

It will be seen from the subjoined extract from President Hadley's report to the Trustees of Yale University that I am not entirely alone in my contention that the time consumed in pursuing a college course by those who contemplate going into special activities is not compensated for by the knowledge acquired and discipline secured. That part of the report which has the widest general interest is the one which deals with the relations between the professional schools, the colleges, and the secondary schools. It is well known that there is a strong movement in favor of requiring a bachelor's degree as a condition of admission to the schools of law and medicine. With this view President Hadley takes issue. Although he admits the brilliant success of some schools which have pursued this policy and concurs heartily in the belief that collegiate training is of the highest value to the professional man; he believes that the proposed change is a mistake and involves a dereliction of public duty, none the less grave because it is unconcilious.

"The requirement that every man who begins professional study in law or medicine should have had already a college course of secondary study is good so far as it secures maturity of mind. It is bad so far as it makes him late in entering upon his career of active service in the world. Whether the evil outweighs the good will depend upon the individual. To the man who has plenty of money for his support during his education and professional career, the advantage of increased maturity probably outweighs the disadvantages of enforced delay. For the poor man the balance is likely to turn in the other direction. Many years must now intervene before the man who begins the study of law or medicine can hope to reach a moderate competence. This we cannot help. The public demands technical training, and has a right to demand it. Each increase of human knowledge makes it harder for the young professional man to prove to the satisfaction of the public that he possesses the necessary share of this knowledge. But we have our choice whether we shall increase this difficulty by requiring a long course of secondary education prior to the beginning of professional study, or shall try to minimize it by putting the opportunity for such study within reach of the graduates of our high schools as soon as they are qualified to enter thereon. If we adopt the former system, as so many of our universities are now tending to do, we enhance the artificial difficulties, which are already great enough at best, and tend to make the professions of law and medicine places for the sons of rich men only."

Respectfully,

L. L. WILLIAMS.

Rochester, N. Y., June 28th.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

AUSTRALIA

The Economic Resources and Prospects of the Australian Commonwealth. Percy T. Rowland. The Economic Review, April 15th, 1902.

The Artesian Water Supply of Australia from a Geographical Standpoint. H. Gibbons Cox. The Geographical Journal, May, 1902.

Gold Mining and Milling in Western Australia. A. G. Charlton. Engineering Magazine, February, June, 1901.

ALASKA.

Recent Work of the U. S. Geological Survey in Alaska. F. C. Schrader. Bulletin of the American Geographical Society, February, 1902.

AFRICA

Physical and Economic Features of the Uganda Railway. Frederick W. Ennett. Engineering Magazine, July, 1901.

To Victoria Nyanza by the Uganda Railway. Commander B. Whitehouse. R. N. Scottish Geographical Magazine, April, 1902.

CUBA

The Geography of Cuba. T. Wayland Vaughan and A. C. Spencer. Bulletin of the American Geographical Society, April, 1902.

CANADA

The Foreign Population of the Canadian West. Under "Notes and Memoranda," Economic Journal. March, 1902.

RUSSIA

Engineering Opportunities in the Russian Empire. Alexander Hume Ford. Engineering Magazine, April, 1901.

The Economy of Russia. Worthington Channey Ford. Political Science Quarterly, March, 1902.

GREAT BRITAIN.

British Manufacturers and the Policy of Unfettered Commerce. Edward Atkinson. Engineering Magazine, April, 1901.

Britain and Her Competitors in Iron and Steel Making. E. Phillips. Engineering Magazine, May and June, 1901.

Doomed British Shipping. P. Barry. Westminster Review, July, 1902.

KANSAS

A Giant Kansas Farm. C. H. Watson. World's Work, July, 1902.

The Physiographic Divisions of Kansas. George V. Adams. Bulletin of American Geographical Society, April, 1902.

THE PHILIPPINES.

Mineral Deposits of the Philippines. Frank L. Strong. Engineering Magazine, May, 1901.

MINNESOTA

Minnesota—A Sketch. C. W. Hall, Professor of Geology, University of Minnesota. Journal of Geography, June, 1902.

Minnesota and Its Environs. C. W. Hall. Journal of Geography, June, 1902.

THE SOUTHWESTERN STATES

The Great Southwest. Ray Stannard Baker. The Century, May, June and July, 1902.

Reclaiming the Arid Southwest. Robert M. Barker. Forum, May, 1902.

BY-PRODUCTS.

The Value of By-Products. George Ethelbert Walker. Gunton's Magazine, May, 1902.

COAL

Development of the Coal Industry. William Gilbert Irwin. Gunton's Magazine, June, 1902.

Coal Resources of the Pacific. Engineering Magazine, May, 1902.

WHEAT.

The Modern Grain Elevator. D. Allen Wiley. Engineering Magazine, May, 1902.

Freight Rates on Argentine and North American Wheat. Journal of Political Economy, June, 1902.

Robert Rene' Kuczyński.

GERMANY.

Germany as a World Power. Wolf von Schierbrand. Forum, July, 1902.

Austrian-Hungarian Trade Policy and the New German Tariff. Eugen von Philippovich. Economic Journal, June, 1902.

The Krupp Works at Essen. Scientific American, April 19, 1902.

PIRRES.

The Sisal Industry in the Bahamas. Scientific American, May 3rd, 1902.

ECONOMICS

Trade Cycles and the Effort to Anticipate. G. P. Seldon. Quarterly Journal of Economics, February, 1902.

Foreign Trade Delusions. Gunton's Magazine, May, 1902.

Commerce as a National Peacemaker. W. P. Wilson. Gunton's Magazine, May, 1902.

The Earlier Commercial Policy of the United States. Thomas Walker Page, University of California. Journal of Political Economy, March, 1902.

The Real Issue of the Coal Strike. M. G. Cuniff. World's Work, July, 1902.

MANUFACTURERS

Manufactures of the United States. Henry Gannett. Bulletin of the American Geographical Society, April, 1902.

Our Industrial Position in the World. Henry Gannett. Forum, May, 1902.

HAWAII

Three Years in Hawaii. Edwin Maxey. World's Work, May, 1902.

SHIPPING.

Growth of a Great Shipyard. Herbert S. Houston. World's Work, May, 1902.

The Minneapolis Meeting of the National Educational Association

Perfect weather, an invigorating temperature, a splendid new city throbbing with the titanic task of stupendous production and transportation, an all but unprecedented enrollment, and careful, business-like preparation for guests,—all united to make the Minneapolis meeting of the National Educational Association one of the memorable meetings of this powerful organization.

Comparatively few realize the magnitude and influence of this Association. It has eighteen principal departments, of which the Department of Business Education is one, though, as yet, in point of numbers, a small one. It has more than 3,000 active members, and this year more than 12,000 teachers and tourists enrolled during the meetings.

The Association now has a surplus fund—called a Permanent Fund—of \$1,890. Its total receipts last year were \$32,206.48.

General Sessions

The opening session consisted of the usual surplage of ceremonial in the form of welcoming speeches by all sorts of Minneapolis dignitaries, with responses from professional teachers representing a variety of the higher notches in the educational scale.

From the educational point of view, probably the greatest address of the week was that given by President Nicholas Murray Butler, on "Some Pressing Problems." He chose from many problems these two: waste in our educational system, and the lack of knowledge of the Bible as a work of literature and an element in the civilization of the world. The distinguished speaker held the closest attention of a great mixed audience while he spoke of the waste of time in our elementary and college teaching; but when he came to the second problem, his masterful analysis of causes and results, and his eloquent plea for more attention to the Bible merely as a great literary storehouse from which all the notable writers of modern times have freely drawn; he stirred six thousand auditors to enthusiastic applause.

Second only to President Butler's address in interest was that delivered by President Jacob Gould Schurman, of Cornell University. His subject, "Education in the Philippines," was treated with the philosophic insight, which President Schurman always brings to the discussion of civic, economic and educational questions. He thinks the Filipino should be given independence as soon as he is ready for it, but he does not think him ready for it yet. President Schurman, Chairman of the first Philippine Commission sent out by President McKinley, is in full sympathy with the sentiments contained in President Roosevelt's Memorial Day address.

The eminent services of Secretary Wilson, and the high rank of the Minnesota Agricultural College, combined to bring out an unusually large audience to hear Secretary Wilson's address on "The Education of the American Farmer." He held that teachers are needed who can discover the principles that underly production and who can teach these truths in their application to farm life. Pioneer work along this line is waiting, even nearer the frontier than the work of commercial training. The organi-

zation of faculties for instruction, apparatus, laboratories, text-books, everything, from elementary to post graduate work, is waiting. Said he:

"We have adopted much in our system of education from people who have not our responsibilities, people who educate men of leisure, passion, class, privilege, caste, birth and all that. The people govern here. They should be educated with a view to their development along the lines of their life work, what is that may be."

"What can be done for our producers that they may live on higher levels of comfort and happiness, that they may help the weary hand with a better trained head, and have more time to devote to intellectual, moral and spiritual life? is the previous question which the educators of the great producing states of our country are called upon to answer."

"Why should not our system of education be the best? Inferior animals advertise that the farmers' education has been overlooked; drought-stricken fields show it; they cry aloud for better education. The American people always find the man for the hour, and the hour is now crying for the man to organize the education of that branch of the people who produce 65 per cent of the wealth of the country."

Very interesting and thoughtful addresses were also made at the general sessions by President Alderman of Tulane University, New Orleans; Archbishop John Ireland of St. Paul; Mrs. Carrie C. Cott, of New York; Dr. W. T. Harris, U. S. Committee of Education; Dr. J. H. Finley, Princeton University; and the Hon. Michael E. Sadler, Committee of Education, London, England. We regret that our limited space and the requirements of our special department forbid us to give abstracts of these admirable addresses.

The Department of Business Education.

The first regular meeting of the Department of Business Education was called to order in the rooms of the Minnesota School of Business, by President Crissey, Wednesday afternoon, July 9th, at 2:30 o'clock, and continued in lively session, with more than one hundred persons present, until after six o'clock that evening.

President Crissey's annual address explained the reasons for the arrangement of the program and the appointment of the Committee of Nine, and he gave so thoughtful a presentation of the problem of commercial education, as it affects the public high schools, that we present it in full on another page.

Dr. A. E. Winship, Editor of *The Journal of Education*, read the first paper entitled "Have Commercial Studies Disciplinary Value?" Doctor Winship seems to take pleasure in naming his speeches to suit himself, regardless of the title under which they may have been advertised. He is glad to see the word "practical" robbed of its terror, and glad to watch the bayonet charge in honor of the position that it is possible so to teach commerce, banking, and practical economics as to give young people as good mental power as when we teach algebra.

"Whatever adds vigor, poise, and alertness to mental activity is disciplinary, and all of these may come as readily in activities that touch the earth at both ends as in those that touch it nowhere."

"That word 'practical' is robbed of its terror. Columbus was practical because he 'got there.' Utilitarian simply means that one is useful, and there is no less discipline required to save human life or to add to its comfort and prosperity than there is in neglecting it by abstract dreaming."

"Commerce has had a new birth on the

threshold of the twentieth century, and it is no longer a question whether commercial studies have any disciplinary power, but whether in comparison with them other studies have any."

It is a matter for congratulation that men with the keen intellectual penetration of the editor of *The Journal of Education* side with the commercial teachers.

D. W. Springer, of Ann Arbor, Michigan, in discussing Dr. Winship's paper, maintained that the subject raised the question: What shall the commercial course include? The census reports show that more than 50 per cent of our population is engaged in commercial and industrial activity. They should be educated for their work. Mr. Springer believes Shorthand as disciplinary and as cultural as Greek.

"What Shall the Public Schools do for the Commercial Student, and What for the Business Man Wanting Help in his Office?" was the elongated subject of an excellent paper by Mr. H. M. Rowe, of Baltimore. Briefly, Mr. Rowe takes the ground that no school can instruct in all that fits a man for business life. The question then is: In what shall it give instruction? To decide this question, Mr. Rowe examines the organization of business affairs, and finds that there are two general departments: The department of initiative and administration and the executive department. The former requires the best powers of the native business man. The student will enter business through a subordinate division of the executive department where policies are carried out; where routine activities must be exercised. The school should prepare the student to do well the routine work that falls to the book-keeper and stenographer, the only attractive positions in business life open to the novice. Mr. Rowe gave considerable attention, also, to the collateral subjects that should be taught in the high school, but the burden of his paper was in support of the proposition that the technical business subjects should be thoroughly taught in the commercial department of the high school.

Mr. Rowe's paper was to have been discussed formally by T. W. Bookmyer, of Sandusky, Ohio, and Henry E. Brown, of Rock Island, Ill., but, as these gentlemen were absent, general discussion was opened and participated in by H. E. Dann, of Ithaca, N. Y., and C. W. Haskins, of Chicago. Mr. Dann thought the technical side of business training overdone, and the academic side weak; Mr. Haskins spoke for the ethical side, but wandered so far from his subject that he was in the midst of a hair-raising speech on socialism, when the amiable president "touched the button."

"Length and Content of Commercial Courses in Public Schools," was the subject of the next paper, read by W. E. Doggett, of the Brooklyn Commercial High School. It set forth carefully Mr. Doggett's views as to the work being done by the Committee of Nine. Mr. Doggett is a practical man, and he wants to see results. He is in hearty accord with the sentiments of the report made by Chairman Springer.

In discussing Mr. Doggett's paper, C. E. Stevens, of the South High School, Cleveland, Ohio, said that he opposed the teaching of any of the commercial branches in grammar schools, and that he heartily approved of the four year course. He submitted a course that embodied his ideas.

The afternoon was so far spent when J. H. Francis, of Los Angeles, arose to read his paper, that he decided to present an abstract of it extemporaneously, but he really occupied considerably more time than if he

had read his excellent paper. Mr. Francis is bubbling over with vitality, force, aggressiveness. There is not in the profession another man who so aptly illustrates Curly's epigrammatic characterization of Daniel Webster: "He is a locomotive in breeches."

Mr. Francis pleads for the boy who cannot stay in or does not stay in until the course is completed. He wants the technical subjects, book-keeping, shorthand, etc., introduced early in the course. He believes in the value of shorthand to the high school pupil as a means of getting complete abstracts of class-room instructions, etc.

Dr. E. W. Stitt, of New York, in discussing Mr. Francis' paper, said that he had just been making some extended inquiries among business men as to the age at which they thought pupils should begin a four-year commercial course. The ages ranged from ten to sixteen, ten per cent, said at 12 years of age; 14 per cent, said 13; 32 per cent, 14; 16 per cent, 15; and the rest were scattering. More than 400 replies were examined. Dr. Stitt thought that a boy ought to graduate from the high school at not later than eighteen years of age. In choosing a foreign language, Spanish, for the next few years, will probably be the most necessary. Constant and progressive work in English should be done, both structural and cultural, and thoroughness should characterize every effort.

E. M. Bonnell, of St. Paul, followed in discussion, speaking against short courses, and rather deprecating the idea of putting such technical subjects as Shorthand and Bookkeeping near the beginning of the course, inasmuch as it begot a notion of dropping out of school before completing the course, and while having only a smattering of the business subjects.

The meeting was adjourned at this point, until Friday afternoon.

Thursday. The Committee of Nine held **July 10** an open conference meeting in the rooms of the Minnesota School of Business. The object was to draw out the views of men engaged in public school work as principles and superintendents. The attendance was not large, but the proceedings were full of snap. Everyone was ready and able to defend his position regarding the subjects to be included in a Commercial course, their proper position in a four-year course, their relative value, etc. The conclusions arrived at had an influence on the report made by Chairman Springer on Friday.

President Crissey called the meeting **Friday**, in order promptly, and, after **July 11** an entertaining solo by a Minneapolis baritone, Professor B. H. Meyer, of the School of Commerce, University of Wisconsin, read a thoughtful paper on "The Preparation of Commercial Teachers for Work in the Public Schools." He said in part:

"In the preparation of Commercial Teachers, assure thorough training in the non-commercial branches, such as English, History, Modern Languages, Mathematics and Science, and in addition a thorough mastery of those basal studies without which more advanced work in the institutions of commerce cannot be undertaken with success. Among these may be mentioned Industrial History, Economics, History of Commerce, Political Science, Finance, Exchange, Accounting, etc. Superintendents, principals and school boards now generally recognize the imperative necessity of a certain degree of specialization on the part of their teachers. The old-fashioned all-around teacher, loose-jointed and laid out on the department store plan, without having the foundation complete, not to speak of the upper stories, must submit to

a process of metamorphosis or else go to an educational museum. If we would avoid making our commercial courses a refuge of educational vagaries, we must at the very start make our Commercial Teachers the equals of the best employed in any other department.

"Commercial branches" have been spoken of repeatedly, and it behooves us to consider their nature with reference to the preparation of Commercial Teachers, collectively, commercial branches may be characterized as studies in an incognito state; they are in a process of becoming. Hence arises the necessity of thorough familiarity on the part of the teacher with the elementary materials out of which these branches are being constructed. This involves a study of domestic and foreign government publications, transactions of learned societies, and financial, trade and other journals.

"The pedagogical side of the training of Commercial Teachers requires little attention except to say that every teacher should have some knowledge and appreciation of the elements of psychology, and in beginning to teach, and a familiarity with the literature of the subject. A teacher who has received the kind of training described in this paper has little to learn from a formal study of methods of teaching, especially with reference to special branches. The best method is the application of good sense to a concrete situation. A teacher using good sense should not become a teacher, at least not a commercial teacher.

There are, perhaps, a few things which so adequately build up the mind of the teacher as the attitude of mind which they habitually take with respect to persons and things with which they come in contact. The difference between the large business man and the man of business, between the chief and the subordinate, between the successful and the unsuccessful, between the congenial and the disagreeable, lies largely in this attitude of mind. This attitude of mind practices toleration. It sees things in the large and with a clear eye. It seizes upon essentials. It sees relations. It weighs and it balances. Having done this with a masterful hand, it decides upon a line of action and proceeds with vigor and aggressiveness. Commercial Teachers are daily dealing with large interests; they live in a world of great plans and great deeds; they are at work in a field which is supremely important, therefore, is the cultivation of this attitude of mind in the training of Commercial Teachers."

Professor Meyer certainly sustained the high reputation already established at our conventions, for the University of Wisconsin, by Doctors Johnson and Scott.

"Requirements for Actual Business" was the subject of a somewhat flamboyant paper by Geo. A. Booth, of New Haven, Conn. He showed bad taste by naming and commenting on his competitors, and he disqualified himself as a man of judgment by taking an instance of the most irresponsible of business school charlatans, and from that, deducing that business schools in general are dishonest and unworthy. Fortunately no one forgot the proprieties in an unnecessary attempt to defend the private business schools. This "break" and Mr. Haskins' erratic flight were the only incidents during the convention that could even remotely have suggested discord.

Mr. Booth's paper had not been prepared in time to allow T. P. Twigg, of Detroit, who was scheduled to discuss it, an opportunity to prepare a discussion of it, so Mr. Twigg gave briefly his opinions of the requirements for actual business. He emphasized the value of willingness to work of competency, the power of independent thought and action, of self-reliance and honesty. He rightfully laid stress on the importance of courtesy and respect for others in authority. He urged that the curriculum be broadened to take in those studies that give capacity to take a comprehensive view of affairs.

The most valuable paper read before the convention, from a business man's point of view, was the statesmanlike address of Mr.

J. M. Anderson, President of the Metropolitan Music Co., Minneapolis. It called forth enthusiastic applause and the warm personal congratulations of many of those present. We shall not spoil it by giving excerpts from it here. It will be published in full in our next number. It was scheduled to be a discussion of Mr. Booth's paper, but it was an independent address, as indeed it had to be, Mr. Booth having prepared his paper after he reached Minneapolis. It was, however, so infinitely beyond the nominally principal address in tone, treatment, and power, that we suspect most persons went away with the idea that Mr. Anderson's was one of the principal addresses, and not merely a discussion.

"A Practical Commercial Course for a Massachusetts High School" gave E. E. Gaylord, of Beverly, Mass., an opportunity to set forth his rather positive ideas on the cardinal subject of the convention. Amid a running fire of comment and question he outlined a course which allowed to the technical business subjects as much time as is given to them by the best private business schools. He placed Bookkeeping, Shorthand, Typewriting, and Office Practice in the later years of the course to serve as a bait to hold pupils through a four-year course, and to permit pupils to leave school at their best in these technical subjects.

Mr. Gaylord maintained that a large percentage of the pupils in the commercial departments of the public schools as now organized, are not competent in the technical branches and so are not able to hold business positions without further training in a private business school. He ascribed these results to the insufficient time granted to technical commercial branches and to the over "enrichment" of the courses by the introduction of subjects only indirectly having to do with training for business life.

Selby A. Moran, of Ann Arbor, Mich., read a thoughtful and instructive paper on "The Education of an Ammanensis." He placed first thoroughness, especially because of the importance of the ammanensis' position. He gave the following incident to illustrate his point:

"Only a short time ago, in Chicago, a manufacturing firm was asked to give a quotation on a large amount of high priced material. Careful estimates were made by the Superintendent and the result dictated a price of \$100,000. The quotation was a bid for a contract, the quotation was based on a quotation closed with the statement that a five per cent. discount from the price quoted would be allowed for cash. The careless stenographer, confining the discount, allowed on different classes of material, made the clause concerning discounts read twenty-five instead of five per cent. The party receiving the quotation based a bid for an important contract upon the price and discount quoted on the material. As a result he was the lowest bidder. He secured the contract, gave his bond for satisfactory completion, and wired his order for the material. The Chicago firm then discovered the error, but it was too late to rectify it and the company was obliged to live up to the quotation made by an incompetent ammanensis. As a result the manufacturer sustained a loss equivalent to the stenographer's salary for ten years."

"The teacher must arouse ambition, and he must see to it that both the special and the general education of the ammanensis shall be thorough."

Mr. Moran places especial emphasis on the importance of a good general education, including a thorough training in the rudiments of English, the acquisition of a large vocabulary, skill in the ready use of words, the ability to edit copy and will ingness to take an active interest—not merely a passive interest—in his employer's business. Mr. Moran is a successful teacher

of large experience, an earnest, high-minded gentleman, whose view is large enough to treat this subject free from the obscuring effect of the almighty dollar.

Mrs. M. L. Venfield, of Alpena, Mich., read a splendid paper on "The Education of an Ammanensis." It will appear in full in our next number.

D. W. Springer, Chairman of the Committee of Nine, read the following report:

Preliminary Report of the Committee of Nine

JULY 11, 1902.

TO THE DEPARTMENT OF BUSINESS EDUCATION, N. E. A.:

Your Committee of Nine, appointed in conformity with a resolution passed at the Detroit meeting, respectfully report progress, as follows: This committee was assigned the work of preparing a monograph on Commercial Education which should formulate an efficient code of procedure for the conduct of such education in American public schools.

The first meeting was held in Philadelphia, March 27, the only absentees being Messrs. Bookmeyer and Francis. At a second meeting held the following day, the Committee was favored with the presence of Prof. Charles De Garmo, of Cornell, and Dean Haskins, of the School of Commerce, Accounts and Finance, of the University of New York. Discussion of the general problem involved occupied most of the time of these meetings. It was agreed that the course of study outlined should be four years in length, that each member of the Committee should formulate a commercial course suitable for public high schools and submit it to the other members of the Committee in time for examination before the Minneapolis meeting. The Committee has held three sessions this week, attended by Messrs. Doggett, Gaylord, Rowe, Francis, Crissy and Springer, and an open conference meeting. Each member present has defended the course submitted by him, and criticized those offered by the others. The following general statements have been agreed upon as governing the Committee in its deliberations:

The paramount factor in shaping commercial courses in public schools should be the welfare of the student who goes directly from the high school to his life work. It is expected, however, that such courses will provide a training of such character as will fit the student completing them to enter the schools of commerce and industry now being established by many colleges and universities.

We believe that where possible separately organized commercial schools are advisable; but we realize that, in the great majority of places, the work must be given in the regular public high schools as one of the several courses thereof.

Commercial courses will include many subjects now taught in public high schools although the methods of presentation in some cases may not be those best adapted to the needs of the business student. We realize that in most schools it will not be possible to organize separate classes for the commercial studies with methods specially modified to meet the business student's wants.

A discussion regarding the proper classification of such technical subjects as should be given in a business course, and the order of their presentation, has consumed much time, and it is expected that the Committee will be able to report next year a commercial course of four years that will satisfactorily meet the wants of the high school.

COMMITTEE OF NINE

Durand W. Springer, (Chairman), Director Commercial Department, High School, Ann Arbor, Mich.

William E. Doggett, Commercial High School, Brooklyn, N. Y.

Cheesman A. Herick, Director School of Commerce, Central High School, Philadelphia, Pa.

E. E. Gaylord, Director Commercial Department of High School and Editor "Business Educator," Beverly, Mass.

W. T. Bookmyer, Principal Sandusky Business College, Sandusky, O.

Allan Davis, Principal Business High School, Washington, D. C.

H. M. Rowe, Accountant, Author and Publisher of Business Text Books, Baltimore, Md.

J. H. Francis, Principal Commercial High School, Los Angeles, Cal.

I. O. Crissy, State Inspector of Business Education, Albany, N. Y.

The election resulted in the choice of the following

NEW OFFICERS

President, J. H. Francis, Los Angeles.

Vice President, T. P. Twigg, Detroit.

Secretary, C. E. Stevens, Cleveland, O.

Secretary of Committee of Nine, W. E. Doggett, Brooklyn.

REGISTER OF ATTENDANCE

I. O. Crissy, Inspector Business Education, S. N. Y., Albany, N. Y., President.

J. H. Francis, Com'l High School, Los Angeles, Cal., Vice President.

T. P. Twigg, Central High School, Detroit, Mich., Secretary.

Mrs. M. L. Veenfluit, Alpena, Business College, Alpena, Mich.

Wm. A. Doggett, Commercial High School, Brooklyn, N. Y.

Grace D. Allen, Asst't Insp. Business Education, S. N. Y., Albany, N. Y.

Mrs. N. W. Shepard, Minneapolis, Minn.

W. J. Ken, President Agricultural College of Utah, Logan, Utah.

Edw'd W. Stitt, Principal Public School No. 1, New York, Lenox Ave. and 134th St., N. Y.

Mrs. L. L. Pattee, with A. J. Barnes Pub. Co., St. Louis, Mo.

D. W. Springer, Director Com'l Dept. High School, Ann Arbor, Mich.

Evelyn Watson Espe, American Book Co., Chicago, Ill.

Howard Champlin, Penmanship Instructor, Cincinnati, Ohio.

F. O. Austin, Cleary Business College, Ypsilanti, Mich.

Geo. A. Booth, Booth Preparatory School, New Haven, Conn.

C. E. Stevens, South High School, Cleveland, Ohio.

Geo. A. Merriam, Eastern High School, Detroit, Mich.

H. M. Rowe, Sadler-Rowe Pub. Co., Baltimore, Md.

W. A. Bryant, Grand Forks, N. D.

A. W. E. Winslow, Journal of Education, Boston, Mass.

Arthur T. Adams, Minneapolis, Minn.

T. L. Dillon, Ellendale, N. D.

W. C. Stephens, Prop. Globe Bus. College, St. Paul, Minn.

Katharine B. Teachon, Prin. S. H. Dept., La Crosse, Minn.

Sophia Hagemann, Asst. S. H. Dept., St. Cloud, Minn.

Geo. A. Golder, Prop. Globe Bus. College, St. Paul, Minn.

F. H. Evans, Window Institute, Montevideo, Minn.

Mrs. J. M. Nehan, Capital City Commercial College, Des Moines, Iowa.

Katherine Luzenbeel, Shortland Instructor, High School, Ft. Dodge, Iowa.

K. Heid, Prin. St. John's Commercial College, Collegeville, Minn.

Chas. N. Haskins, 420 Fulton St., Chicago, Illinois.

G. H. Towley, Prin. School of Commerce, Gustavus Adolphus College, St. Peter, Minn.

W. J. McAdams, Prin. Oak Park School, Stillwater, Minn.

J. S. Anderson, Principal, Fisher, Minn.

Katheryn A. O'Brien, Chicago, Ill.

M. Stuart, Chicago, Ill.

J. W. Johnson, The Ellis Pub. Co., Des Moines, Iowa.

John Wikes, Minneapolis, Minn.

F. X. Miner, St. Cloud, Minn.

R. E. Hart, Com'l Dept. High School, La Salle, Ill.

James S. Curry, Burrows Bros., Publishers, Cleveland, Ohio.

F. C. Tonnicy, Supt. Schools, Madison, Wis.

Ira Richardson, Curtis Com'l College, Minneapolis, Minn.

C. B. Bowman, Com'l Dept. High School, Muskegon, Mich.

Clara Kruger, Mt. Lake, Minn.

Cora Kruger, Osseo, Minn.

J. J. Hagen, Archibald College, Minneapolis, Minn.

Chas. T. Rickard, Minneapolis School of Business, Minneapolis, Minn.

C. G. Pearson, Supt. Schools, Omaha, Neb.

C. H. Mark, Supt. Schools, Louisville, Ky.

O. P. Bostwick, Supt. of Schools, Clinton, Iowa.

Laura P. Bryan, Rochester, Minn.

W. A. Shaeffer, Com'l Dept., Findlay, O.

F. L. Haebler, Globe Business College, St. Paul, Minn.

H. B. Brown, Prin. N. I. N. S., Valparaiso, Ind.

A. W. Cooper, Com'l School, Lansing, Mich.

N. S. Beardsley, Hess Business College, St. Paul, Minn.

D. Buchanan, Sedalia, Mo.

E. N. Bonnell, Com'l Dept. High School, St. Paul, Minn.

Jas. F. Bryan, Camden, N. J.

T. S. Russell, St. Paul, Minn.

Harry C. Wist, Minneapolis, Minn.

E. E. Gaylord, Com'l Dept. High School, Beverly, Mass.

W. H. McCauley, C. C. C. College, Des Moines, Iowa.

Chas. N. Peak, Supt. Schools, Princeton, Ind.

Hollis L. Dann, Com'l Dept., High School, Itasca, N. D.

E. B. Meyer, School of Commerce, Univ. of Wisconsin, Madison, Wis.

J. M. Anderson, Pres. Metropolitan Music Co., Minneapolis, Minn.

As is often the case, many of those who attended the meetings failed to register.

More than one hundred different persons attended the sessions.

CONVENTION NOTES.

The sessions of the Committee of Nine were, with one exception, held in President Crissy's room at the West Hotel. Everything was informal, and informal, that Chairman Springer, in making an introduction said, "Francis, this is Doggett," and Mr. Francis, not to be outdone, ejaculated, "Hello, Doggett!"

The care with which Messrs. Rickard and Gruman looked after the welfare of the visiting teachers during the sessions at the Minnesota School of Business, evoked a well merited expression of approval from President Crissy, who really voiced the feeling of every one present.

It looked like old times to see the youthful countenance of Howard Champlin, of Cincinnati, again in convention. We have for some years missed him from the other conventions of commercial teachers. At Minneapolis he was observed to cling fondly to a well-bound book, and everywhere that Howard went that book was sure to go. The secret of Mr. Champlin's attachment to the book became no secret when the volume was opened. It contained an interesting collection of "before and after" taking specimens of pupils' writing, due under the direction of Mr. Champlin, who is working at his profession like a day-horse, but who, despite his hard work, looks as though he had taken a hugely satisfactory plunge into the fountain of eternal youth.

Everybody was glad to see President H. B. Brown, of Valparaiso, Ind., at the various sessions of the Department of Business Education. He says that to him it is of more value than any other department, and he looks on it as the greatest field of educational effort.

A. C. Webb, of Nashville, Tenn., and G. W. Ware, of Fort Worth, Tex., and U. S. Beardsley, now of St. Paul, were among the old timers who were shaking hands with friends in Minneapolis.

Inspector Parker, of the Wisconsin High Schools, and Superintendent Pearsall, of Omaha, were interested and interesting participants in the proceedings Wednesday afternoon.

General regret was expressed by all who were told of the sad death of Dr. J. B. Johnson of the University of Wisconsin. Those who were present at the Detroit convention of the Federation will not soon forget the address by Dr. Johnson, who was the dean of the School of Engineering. In the latter part of June, Dr. Johnson was moving to his summer cottage and fell from the top of a wagon load of household goods, the wagon passing over him and injuring him so seriously that he died. His death is a great loss to the University and to the cause of education. The removal of President Adams of the University, increases grievously the burden of sorrow that the friends of this great school have to bear.

The proprietors and teachers of private commercial schools were conspicuously absent from the Minneapolis meeting. Only a few of even the local commercial school teachers attended the meetings, and they seemed to find as little of practical interest to them, in the proceedings, as the public school commercial teacher usually finds at the conventions of the Federation and the Eastern Association. The problems of all commercial schools are problems of education, and that is just as near as they get to being identical problems. Even the college and the high school teachers of English, of mathematics, history, etc., find it convenient to discuss their peculiar problems in separate sections, similar though the general character of their work must be; but this does not signify dislike or antagonism.

The Committee on Resolutions of the general body, reported resolutions calling for a National Department of Education independent of, and equal to, other departments; maintaining that commercial schools are for the education of all the children; commending improvements in the training of teachers; advising great care in arranging courses of study, so that they may be adapted to the children to be instructed, not the children adapted to the course; and they urged that "greater thoroughness in studies in the elementary subjects, rather than enrichment of courses already overtaxed, at the expense of thorough and satisfactory work." They declared true education inseparable from morality; asked that the reading and study of the English Bible as a literary work be permitted and encouraged; commended boards of education that hire teachers for merit rather than for political considerations; asked for more hygienic buildings; commended summer schools, and expressed approval of that method of determining the efficiency of a school system by the character and the intellectual power of its pupils, and not by their ability to meet a series of technical tests.

Among the famous persons present at some of the various meetings, were: Presidents W. R. Harper, University of Chicago; Nicholas Murray Butler, of Columbia University; J. G. Schurman, Cornell University; H. L. Faulce, Brown University; Chas. W. Dabney, University of Tennessee; Joseph Swan, Indiana University; E. A. Alderman, Tulane University, New Orleans; C. Russell, University of Minnesota; Wm. T. Harris, U. S. Commissioner of Education; the Hon. James Wilson, Secretary of Agriculture; Dr. Alexander Graham Bell, of Washington, D. C.; Archbishop John Ireland, St. Paul.

Everybody sympathized with Dr. Wm. Beardshear, of Ames, Iowa, President of the Association, who after pluckily going to Minneapolis, notwithstanding the imminent danger of a general breakdown, was found to be in so bad a physical condition that he was taken to a hospital and was unable to attend any of the meetings. At this writing he is reported dying, at his Iowa home.



President's Address.

L. O. CRISSEY, STATE INSPECTOR OF BUSINESS
EDUCATION, BOARD OF REGENTS,
ALBANY, N. Y.

The work of the present convention of this Department was practically laid out a year ago, when during the closing hours of the annual meeting the following resolution was unanimously adopted:

Resolved, that the portion of the president's address which refers to the matter of program be referred to the incoming president with the suggestion that as far as possible its ideas be carried out, and that a "Committee of Nine" be appointed to prepare a monograph upon commercial education.

COMMITTEES ON COURSES OF STUDIES FOR BUSINESS SCHOOLS

I was not present during the closing hours of that session, but from reports received from the retiring president, the mover of the resolution, and others who participated in the discussion of the resolution, I felt justified in interpreting its meaning to be that the Monograph on Commercial Education to be prepared by the Committee of Nine should relate specially to business education in the public schools, and that the work was intended to include the formulation of a general course of procedure and detailed courses of study for business education in such schools. This conclusion was also justified by precedent, in the fact that in earlier years similar work had been done in the interests of the private business schools. At the Denver meeting in 1895, on the suggestion of the late J. M. Mehan, president of the department—the memory of whose sterling worth and charming personality is cherished by all who had the privilege of knowing him—a committee was appointed to formulate a course of study for the "business colleges." Mr. Mehan became the chairman of the committee and an elaborate preliminary report of its labors, printed in pamphlet form, was placed in the hands of members of the department at the meeting in Washington in 1898. The final report, signed by the chairman, was presented by ex-President Springer at the Los Angeles meeting in 1899, and may be found in full in the Report of the U. S. Commissioner of Education for 1898-9.

PRIVATE BUSINESS SCHOOLS NOT SHUT OUT.

This statement seems to me a sufficient apology for the close connection of the present program with the work of the Committee of Nine, appointed in accordance with the foregoing resolution. In my circular of January 22nd, outlining the work, I said:

It must not be supposed that in this suggested program there is manifested any intent to limit this department of business education to the consideration of public school interests. The business college men were first in the field, and must continue to maintain their interest in this department, whose papers and discussions circulate throughout the educational world. Between the private business schools and the public schools having commercial courses, there is perhaps from the money side a certain diversity of interests; but from the educational side the interests of the private school and the public school are practically the same, and there is no reason for their not working together in perfect harmony to the advantage of all concerned.

To this statement I now wish to add that while the present program is essentially a program in behalf of the public schools and specially of the high schools, which throughout the country are taking up the matter of business education in response to a constantly increasing public demand; yet the work of the Committee of Nine is so broad and the papers bearing on it cover a field so extensive that this meeting cannot fail to benefit all who are interested in business education. Though the public secondary school is the special subject of consideration, there is not an educational question involved that does not concern the private business school; and for this reason representatives of private schools are most cordially and earnestly requested to participate in all the discussions of this convention. The Committee particularly desires to have the benefit of their large experience in this line of work. Entire freedom of discussion (subject only to time limitations) is invited and expected.

COMPOSITION AND MEETINGS OF THE "COMMITTEE OF NINE."

In the selection of the "Committee of Nine" I have been governed necessarily by



MR. L. O. CRISSEY, PRESIDENT

two leading considerations: First, to secure men who would serve, not merely in name, but with their best thought and with a keen sense of the responsibility involved; and second, to secure men recognized as having large experience and intense interest in business education. Another though less vital consideration was to have the members represent different sections of the country and also differing views regarding certain phases of the work assigned to the committee, while at the same time cherishing an earnest desire for the complete success of that work. It was evident from the first that the committee could not complete the work in a single year. Two meetings were held at Philadelphia, March 27 and 28, at which all but two of the members were present, and a definite line of work was laid out. There was a free and informal exchange of views which disclosed a harmony on the vital principles under discussion that was highly gratifying. At the second meeting the committee was honored by the presence of Prof. Charles DeGarmo of Cornell University, and Prof. Charles Waldo Haskins, dean of the School of Commerce, Accounts and Finance of the University of New York, each of whom contributed valuable suggestions.

As the members of the committee were scattered from Massachusetts to California, no further face to face conference was possible till the present week, but in the interim the work did not languish. Each member of the committee was charged with the formulation of his ideal four-year commercial course for secondary schools, to be sent to the department president and copies prepared and sent out under his direction to all the other members for comparison and study. Each member of the committee (with the exception of Dr. Herriek, who was unable to attend the convention) has also prepared a formal paper discussing some one of the prominent questions involved, and to be read by him during the meeting. Two meetings have been held during the present week and considerable progress has been made. Tomorrow afternoon beginning at 3 o'clock, there is to be held in this room an open conference meeting, through which the committee hopes to be materially aided in its work by the suggestions of prominent educators who take a keen interest in the result of its labors. The preliminary report of the committee is to be made by chairman Springer on Friday afternoon, when it will be open for general discussion. I earnestly recommend that the Committee of Nine be formally continued for another year and that the chairman have power to fill any vacancy.

IMPORTANCE OF THE COMMITTEE'S WORK.

I could not if I would foreshadow at this time what may be the conclusions of the Committee of Nine at the end of this convention, or what may be the final result of its labors; but as this will probably be my only innings as a speaker during these sessions, I venture a few words, in addition to those already spoken, in the way of history and formal statement.

I look upon the work begun this year as in some respects the most important ever undertaken by this department. The advent of business education in the public secondary schools as a separate and distinct course is, I believe, an epoch-making event. The rapidity with which this course has found favor throughout the country, and the steady gain in the number of students enrolled, leads me to assume that the question as to the right of existence of such courses has passed beyond the stage of argument, quite as much as that older question: "Can young people learn anything of business in school?" If this assumption be correct and these courses have come to stay, there can be no more urgent work for this department than to mark out a line of procedure that will help to bring about the best results, both for the student and the commonwealth.

THE PRIVATE AND PUBLIC SCHOOLS UNLIKE.

In taking up this work it should be recognized at the outset that it would be impossible to model the business course of the public secondary school after even the very best private "business college" that ever existed. Both kinds of schools are needed, and both are in a certain sense working toward the same end—the fitting of students to earn a livelihood in business—but the plan, the object even, is different. The private school, with no source of revenue but tuition fees, takes paying students at any time in life and in any condition as to previous education, with the object of fitting them for certain clearly defined positions, by the most direct empirical methods and in the shortest possible time. The public tax-supported secondary school takes into its course every resident applicant, rich or poor, who has the required preliminary ed-

education—the education of the grammar schools; but as the public school is first of all for the state, for the whole community, its first duty and its first object is to make good citizens and safe members of society, and in order that they may be able to keep themselves safe, to give them finally a reasonably certain means of support. The method by which the public school commercial course seeks to accomplish its object is to give to the student a sound general education and to add to that such knowledge of commercial law, business methods, accounting, and amanuensis work as will make it possible for him, if need be, to go directly from the school into a business house and earn his living, and also give him the opportunity, through the use of his trained faculties, to attain to a higher and more responsible position in the world of business. It is in the last mentioned studies that the private business school and the public business school run practically in parallel lines, and it is mainly along these lines that our Committee of Nine needs the counsel of our fellow teachers of the private schools. In this respect both classes of schools are seeking to do the same work, both are interested in the same questions, and there need be no rivalry between them, except only that generous rivalry as to who shall be most helpful to the student and to one another. Thus by united effort shall we build up the fabric of business education till it shall become an honor to this young and vigorous nation, which manifest destiny is pushing to the very forefront among the great commercial powers of the earth.

THE TRIPARTITE OBJECT OF EDUCATION.

The right making of a citizen requires of education much more than a knowledge of the technicalities of business. Dr. Hyde, of Bowdoin, said in a recent article: "Education aims to fit for three things: to earn a living, to support the institutions of society, and to enjoy the products of civilization." It will be observed that the first branch of this triad of Dr. Hyde has to do with man's necessities, the second with his citizenship and patriotism, and the third with his capacity for enjoyment.

SOME IDEALS

Such an education must have that foundation in general culture which is the first stepping stone to the accumulated experience of mankind. There must be first and foremost a careful study of English, that the student may hold the key to all the other studies and be able to express his thoughts clearly and forcefully. There must be a study of history, that he may see what the race has been and what it has done—its failures and its accomplishments; a study of physiology and hygiene that he may know his body and how to keep it sound, as the fitting casement of a sound mind; a study of geography, to broaden his mind, through a knowledge of the vastness of the earth and of the variety of its peoples and its products; a study of civics, that he may understand and appreciate the principles and administration of the government by which he is protected and he able to compare it with the governments of other countries; a study of some foreign modern language, which aside from its practical value for actual use, will add much to that mental discipline so necessary to quick and accur to thought; a study of mathematics—arithmetic, algebra, geometry—to develop the power of exact reasoning; a study of economics, that he may become acquainted with the underlying principles of trade and the foundations of national wealth; a study

of the best literature, that his imagination may be broadened and there may be open to him the keenest enjoyment of the products of art and civilization; and finally, a study of the sciences—physics, biology, chemistry and kindred subjects. Not only for their practical utility, but that in the field and in the woods and in the retirement of the laboratory, he may acquaint himself with nature's laws, wrest from her her most intimate secrets, and thus be brought into closer harmony with the Great Creator of the Universe.

WHERE THE BUSINESS BRANCHES COME IN.

If to the foregoing we add a competent knowledge of bookkeeping, commercial paper and business forms, as complete a study of business practice and methods as can be made in a secondary school with proper equipment, a study of commercial law covering the subjects of contract, agency and bailment, in their application to the affairs of ordinary business; a study of drawing, shorthand and typewriting, and business correspondence, I think we shall have satisfied pretty fully the comprehensive triad laid down by Dr. Hyde, and furnished such an education as should make a self-supporting and valuable citizen.

BOOKKEEPING IN THE HIGH SCHOOL.

I am not in accord with the contention that the commercial high school course should not train students in the art of bookkeeping. This idea seems to carry with it a faint suggestion of the play of Hamlet with Hamlet left out. "Let no man presume to enter upon any manner of business without a knowledge of the manner of regulating books," said the immortal R. Johnson. I esteem these words as a "golden text" for the business man, and it seems to me that whatever things he can afford to neglect in his education, a working knowledge of accounts is certainly not one of them. Without this knowledge he can never be fully master of his affairs, but must depend on others to tell him his exact financial condition. Of course this does not imply that the merchant prince should be his own bookkeeper. What I mean is simply that he should be able to read with quick understanding the story which his books have to tell, even though it should happen that incompetency or dishonesty had been making the entries.

PRESIDENT CRISSY'S EDUCATIONAL CREED.

Now if you will kindly bear with me another moment, I will undertake to recite a few of the tenets of my educational creed as it stands today; but I wish it to be understood that this is without prejudice to the Committee of Nine, and, like the railway time-tables, is "subject to change without notice."

I believe that the great fountain of business education for the masses of the people is to be the four year commercial course in the public secondary school.

I believe that this course should and will possess educational content and development of power equal to any course in the school in which it is given.

I believe with the Committee of Ten, that the required studies of the commercial course in the public schools should be taught in the same way and order, whether the student is or is not expected to complete the course.

I believe, with Commissioner Michael E. Sadler, of the London Board of Education, that, "It would be a blunder from the point of view of the later efficiency of the pupil, to deprive him of a liberal education in order to impart to him an early knowledge of the technicalities of business life."

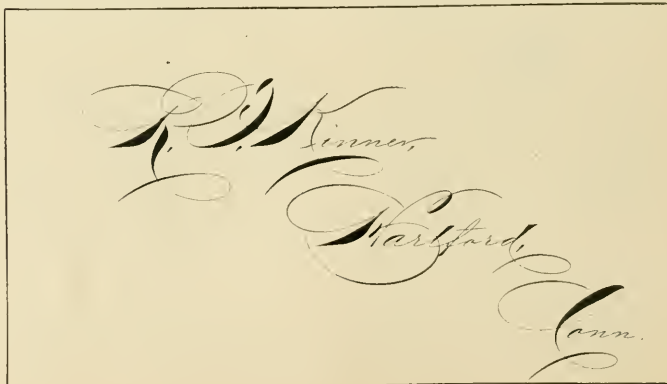
I believe it would be impolite and unjust for the public day schools to receive pupils for the sole purpose of instructing them in the technical business subjects.

I believe that as matter of sound policy and growing necessity the normal schools and the universities must establish courses for the technical training of commercial teachers for the secondary schools.

I believe that the high school commercial graduate should have such knowledge of the technical business subjects as would fit him to keep the accounts of any ordinary business, or to perform the duties of an ordinary clerkship as soon as these were clearly made known to him.

And finally, I believe, with Prof. DeGarmo, that, "If he has equally efficient teachers and is supplied with equally good facilities, the student of the commercial course is not inferior to his brother in the arts course in the range of his education, in the quality of his discipline, in the dignity of his work, or the worthiness of his destination."

BY B. F. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.



To
Mr Nathaniel Dove,
Master of the Academy
In Hoxton.

Sir, Aug. 30th 1740.

The great Improvement you have made in the Art of Writing, is a plain Proof of an uncommon Genius; and that Modesty which attends your Merit has justly gain'd you the Esteem of the Ablest Penmen.

As you have been pleas'd to favour Me with several Pieces for the Service of my Universal Pen man, I think it incumbent on me to pay you my grateful Acknowledgments for your friendly Assistance.

However, I must still desire You to write a piece or Two more for me in Your legible, free, and expeditious Manner, which, I doubt not, will answer the Expectations of the most Curious. And the sooner you Oblige me in this particular, the more acceptable it will be to

Sir, Your most Oblig'd
humble Servant
G. Bickham.

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Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

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Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the **BUSINESS EDUCATOR** is not only the best but the *cheapest*, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The **BUSINESS EDUCATOR** being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, by many subscribers. It is bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Change of Name

The name, **PENMAN-ARTIST AND BUSINESS EDUCATOR**, has never been quite satisfactory. It is unwieldy, awkward, and too long. It has therefore been changed to **THE BUSINESS EDUCATOR**, beginning with this number.

Of course the policy of the journal remains the same. Penmanship will receive the same attention that we have been giving it in the past, or even more. We have simply shortened the name, and in no way altered our purpose.

We believe this change will receive the approval of the many friends and supporters of the journal.

Penmen and Lovers of Good Penmanship.

The National Commercial Teachers' Federation, of which the National Penmanship Teachers' Association is a part, meets in Milwaukee next Christmas holidays. The object of these meetings is to further the cause of practical education and benefit all

connected therewith. As a penman, you can benefit the cause of good writing and be benefited in turn by being in attendance.

Co-operation is the law of progress and prosperity of the twentieth century. This is as true of education as of commerce and industry. You cannot live and teach by yourself. This Association is but the result of present day needs, which means that all who love progress and are ambitious to succeed should bend every energy to be there.

This year being the semi-centennial of Spencerian penmanship, it is particularly desired to celebrate the event by as large an attendance as possible at the home city of the oldest son of Platt K. Spencer, as well as the oldest living Spencer connected with that historic family of penmen.

The Executive Committee are endeavoring to provide a program of unusual interest and to that end are desirous of hearing from any who have suggestions to make or services to offer. Be free to communicate such information as you may have to give without delay to the following:

C. P. ZAXER, Columbus, O.,
A. N. PALMER, Cedar Rapids, Ia.,
J. F. FISH, Chicago, Ill.,
Executive Committee.

An Official Report.

The National Commercial Teachers' Federation is now one of the leading educational associations of the world, and *practical education*, for which it stands, is the world's latest need in knowledge. This being true, why should it not have an authoritative report of its yearly proceedings reported and published in permanent form as do other similar associations?

Such reports would help to dignify our cause and thereby cause it to be more widely recognized and appreciated. They would then be preserved in and made a part of our great and rapidly growing library system of education. The reports would do much to modify the opinion of conservative educators as to the importance, need and effectiveness of practical education.

As editors of **THE BUSINESS EDUCATOR**, we would be willing to support such a project by financial aid, moral suasion, and by refraining to publish the papers and speeches presented there. By so doing, all interested would apply to the Federation for a complete report instead of expecting to get it in the professional journals. This would insure its success from a financial point of view. The membership fee could be raised to \$2.00 instead of \$1.00, and a report furnished free to all members, or for \$1.00 to all who are not members. A permanent membership, with annual dues of \$2.00 each, whether in attendance or not, could be created and thereby make the publication an assured and permanent success.

At best, the reports as published in our professional journals are incomplete, and they also duplicate so extensively, as to become monotonous to subscribers.

Why not think this over and act upon it at Milwaukee?

A Typographical Error

More aggravating than usual occurred on page 33 of our July issue, upon "Favorable Comments" by C. H. Peirce—a complimentary article referring to our esteemed H. W. Flickinger, of Philadelphia. The copy was all right but the compositor set it "Flickering" instead of Flickinger and the proof readers failed to catch the mistake. We presume we were bothered ten times over as much as any one else; hence this word of explanation.



Mr. H. W. Ellsworth, the veteran penmanship publisher of New York, recently made this office a pleasant visit. Mr. Ellsworth is looking quite well, and is still actively engaged in publishing and pushing the Ellsworth system of Penmanship. He published the first penman's paper in America, and has done much to create and maintain interest in the subject of good writing.

The Soule Commercial College, Col. Geo. Soule, Proprietor, is erecting a magnificent new building for its occupancy. The Soule Commercial College has long been recognized as the greatest institution of its kind in the South, and now that it is about to occupy its own building under the new name of Soule College we predict for it a continuation of the success it has so long enjoyed.

The Massey Business College, R. W. Massey, principal, is constructing a building of its own at Houston, Texas.

From what we can learn, more schools are being built by school proprietors this year than ever before. It certainly means much for commercial education.

Hon. John D. Long delivered the principal address at the commencement exercises of the Salem, Mass., Commercial School Friday evening, June 27th.

The appearance of such prominent speakers before our business college audiences bespeaks a respect for and influence in favor of business education not dreamed of ten years ago.

W. C. Schuppel of Springfield, Ill., is now located in Denver, Colo.

Mr. C. E. Hutchinson recently purchased the Hutchinson, Kansas, Business College, formerly owned by G. H. Longmire. He reports that the enrollment this year has been 20 pupils.

We wish the school the success it deserves under the new management.

Prof. J. F. Dranghon, Proprietor of Dranghon's Practical Business Colleges, Nashville, St. Louis, Atlanta, Montgomery, Ft. Worth, Galveston, Little Rock and Shreveport, states that about three thousand students have enrolled at his colleges for personal instruction during the past year, and that several thousand are taking his correspondence course of Home Study.

The Richmond, Ind., Business College secured a modern reformer, Mayor Samuel M. Jones of Toledo, O., to deliver the address at its commencement exercises.

Mr. H. O. Kessling, author of the series of lessons now running in our journal, and recently with the Rider, Moore & Stewart Schools of Business, Trenton, N. J., is now one of the proprietors of the Cannon School of Business, Lawrence, Mass.

From Commencement circulars and invitations issued by the Columbia University, Washington, D. C., we learn that Mr. W. C. Stevenson the well known penman and commercial teacher, formerly of Emporia, Md., was a candidate for the degree of Bachelor of Laws, in the law school of the above named university. Our congratulations, brother.

W. E. Luthy, recently of Scio, Ohio, is now with the Bliss Business College, North Adams, Mass.

Mr. E. E. Bush, the wide-awake and progressive supervisor of writing and drawing in the public schools of Sandusky, Ohio, recently made public exhibition of the student's work in the schools, offering prizes for the best work in writing and drawing.

Through the press and other sources, we learn of the splendid work in writing and drawing being done by the pupils in the public schools of Belox Falls and vicinity, under the skillful and enthusiastic supervision of Miss Mary E. Baker, who is without doubt one of America's most skillful lady penmen.

W. N. Currier, recently with the Danville, Va., Military Institute, is now with the Rider, Moore & Stewart Business Colleges, Trenton, N. J.

T. J. Kinsinger, Proprietor of the Utica School of Commerce, Utica, N. Y., on the evening of Thursday, June 1, 1910, the capacity of the New Century Auditorium of that city by filling it to overflowing with friends of the school in attendance at the commencement exercises, presided over by distinguished citizens of Utica and New York.

J. M. Peterson, of Bridgeport, Conn., is now connected with the Douglas College of McKeesport, Pa.

Mr. M. L. Link, of Racine, Wisconsin, has taken charge of G. W. Brown's Terre Haute, Ind., Business College.

Mr. P. B. McElroy, formerly of Content, Texas, is now teaching in Brownwood Business College, Brownwood, Texas.

Mr. A. C. Moss, formerly of Rome, Ga., is now principal of the commercial department of Beauvoir College, Wilmar, Arkansas. Mr. Moss is an enthusiastic friend of the BUSINESS EDUCATOR, and we certainly wish him much success in his new field of work.

A. H. Burke, formerly of Dexter Normal School, Dexter, Ia., now has charge of the commercial department of the Western Iowa College, Council Bluffs, Ia. THE BUSINESS EDUCATOR wishes Mr. Burke much success in his new field. Mr. R. E. Wyatt, proprietor of the institution, was once a student with the editors, and is a very capable and worthy gentleman.

J. R. Mack, who a few years ago published The National Penman, recently opened a commercial school in Sydney, C. B. Sydney, Mr. Mack states, will soon be the New York or Nova Scotia, and he intends to locate there permanently. His brother, A. D. Mack, is now principal of Mack College, Moncton, N. B. They report splendid business, and are enthusiastic supporters of the BUSINESS EDUCATOR.

W. J. Kinsley, the well known expert examiner of forged handwriting, of No. 220 Broadway, N. Y. City, has prepared a lecture entitled "Tales Told by Handwriting," which he delivers before schools, church and literary societies, lecture bureaus, etc. We have heard the same spoken of in the highest terms. From what we know of Mr. Kinsley, we are anxious to hear it ourselves. We therefore hope to have him visit our city sometime. Schools interested in the same would do well to address him as above.

Mr. H. T. Loomis recently sold his financial interest in the Spencerian Commercial School, Cleveland, O., to S. Van Vleet, Miss Caroline T. Arnold, and Ernest E. Merrill, who for many years have been connected with the Bryant and Stratton College of Buffalo. He has rented to them the new buildings and grounds, which he still owns, and has been secretary of the Spencerian College for fourteen years, will be associated with him in the publishing business.

This change has been made, that he might give his entire time to the affairs of The Practical Text Book Company, the business of which has been constantly growing during the past twelve years. Mr. Geo. S. Humphreys, who has been secretary of the Spencerian College for fourteen years, will be associated with him in the publishing business.

W. H. Gilbert, for twenty-five years managing principal of The Spencerian Business College in Milwaukee, is opening a school of his own this fall.

G. A. Golder, of the Minnesota School of Business, Minneapolis, has bought out F. L. Haebler's interest in the Globe Business College, St. Paul.

N. S. Beardsley, one of the old time penmen and commercial teachers, is to have charge, this year, of the Hess Business College, St. Paul.

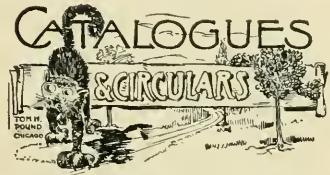
Nettleton & Brandrup, of Mankato, Minn., have issued one of the finest catalogues of the year. So far as we know there isn't a school catalogue issued anywhere in the Northwest that approaches it for attractiveness. And all this while Mr. Brandrup was going through a siege of typhoid fever.

The B. & O. R. R. Co., has decided to employ only male stenographers hereafter. They want to promote their stenographers, and women are not in line for promotion to the higher positions in the railway service.

Because of the serious illness of his little daughter, C. M. Miller, of New York, was prevented from attending either the Minneapolis or Peoria conventions.

In June The Spencerian of Milwaukee was burned out, but Mr. Spencer is assured that repairs will be made in ample time for the convention. The shorthand department is occupying the old building, and the commercial department is in an office building temporarily.

W. H. Carrier, formerly of the Meadville, (Pa.) Commercial College, resigned his position with that institution and purchased the Anderson, (Ind.) Business School. H. B. Parsons, formerly of the Columbus, (Ohio), Commercial College, has accepted the position in the Meadville school made vacant by Mr. Carrier.



The Iowa Business College, Des Moines, Ia., greets us with a 48 page catalogue containing some excellent specimens of penmanship from the master hand of Mr. F. B. Courtney. We notice also that T. Courtney of Providence, R. I., is one of the faculty of this institution. The catalogue is otherwise profusely illustrated with views of the school room, students' portraits, etc., etc.

W. F. Gieseman the all-round penman, commercial teacher, and thorough gentleman, of the Capital City Commercial College, Des Moines, Ia., is sending out free of charge a little booklet on flourishing with hints to students of this graceful art.

Recent advertising literature has been received from the following:—The McLennan Business College, McHenry, Ill.; W. Warr, Moline, Ill.; Western Normal College, Shenandoah, Ia.; Georgia Normal College and Business Institute, Abbeville, Ga.; School of Commercial Arts, Grand Junction, Colo.

The thirty-eighth annual catalogue of the Peirce School of Philadelphia came to our desk covered in gray and without illustrations. It has a distinctly literary appearance. The annual address by Col. Henry Waterson of Louisville, Ky., like the annual addresses given before this school, is an eloquent appeal for character as well as for business.

One of the handsomest, if not the handsomest, commencement announcements and invitations received at this office during the past season came from the well known Goldey Commercial and Shorthand College, Wilmington, Del.

A very artistic and interesting catalogue is at hand from the Remington Typewriter Company.

The Brockton, Mass., Business University, C. W. Jones, Prin., greets us with a maroon covered prospectus of 32 pages which is a credit to the school and cause it represents.

The Wilmington, Del., Business School Journal published in the interests of the Wilmington Business School, H. C. Johnson and F. F. Dutton, proprietors, is one of the best papers of its class we have ever had the pleasure of receiving. The printing and the paper are first class, and the illustrations are effective and telling. Such literature enhances not only the school but business education in general.

"Books" is the title of a very attractive, modern, business-bringing, catalogue issued by the Practical Text Book Co., Cleveland, Ohio.

"Bread and Butter" is the title of a monthly journal of splendid thought, published by H. C. Heald, Columbus, Ohio.

Duluth Business University, M. C. Carter, Prin., Duluth, Minn., is issuing one of the best illustrated and printed catalogues that has reached our desk. The vignettes and half-tone illustrations of the school are of a very high grade.

One of the most uniquely illustrated and well gotten up business college journals dropped into our mail box from North Adams, Mass., the Bliss Business College, S. McNeil, Principal, being responsible for the same.

The Iron City College, Pittsburg, Pa., Chas. J. Smith, Proprietor, confronts us with the most elaborate and costly illustrated journal devoted to business education and the up-building of his already large school, that we have ever had the pleasure of examining. Those interested in up-to-dateness in the cause of commercial education should secure a copy, which we presume is free to all who write for it.

The Bank's Business College catalogue, Philadelphia, is an artistic production, containing as it does great numbers of half-tone pictures and illustrations of their school rooms. The college colors are maroon and white, and the color of the catalogue is printed and embossed in a most effective manner in these colors.

The Michigan Business and Normal College, Battle Creek, Mich., greets its patrons with a gray covered, artistically printed, well illustrated catalogue—such a catalogue an impression of the matter, it is that there is a good school back of it.

The Fort Smith, Ark., Commercial College in issuing its 14th annual catalogue has gotten out of the beaten path in the way of presenting some portraits of the pupils of the typewriting department by having them photographed in the act of writing upon the machine. The catalogue indicates a prosperous school.

Some specimen pages from "The Rogers Compendium of the Graham System of Shorthand" impresses us quite favorably. Those interested in this system will do well, we believe, to investigate the matter. It is published by the Fireside Accounting Publishing Co., Battle Creek, Mich.

The Elliott Commercial Schools of W. Va., located at Wheeling, Charleston, and Fairmont, are doing some effective advertising as well as a prosperous business.

The New Albany, Ind., Business College journal compares favorably with others of its class with the exception of the color drawing illustrations of the school which are not as good as the average, inasmuch as they were made from wash drawings of not a very high grade, and as a consequence they lack the realistic appearance now demanded.

The Birmingham, Ala., Business College, Willard J. Wheeler, proprietor, is issuing a very neat catalogue of 44 pages, indicating a high-grade prosperous school.

The Sadler Rowe Co., of Baltimore, Md., is issuing a neat folder with gray cover, entitled "The Opinions of a Few Teachers." What they most need, a few would tell the average person seem to be a whole host. It goes to show that this firm is very careful to not magnify facts concerning themselves and their excellent work.

A unique and artistic folder dropped into our mail box from the Gregg School, No. 25 Washington St., Chicago, Ill. You had better get one yourself.

The Danville, Va., Military Institute is issuing one of the most beautifully illustrated, printed, and bound catalogues we have received. The whole book has a distinctive, real, and practical appearance, the paper being rough, yet soft, with deckle edge. The half-tones are printed with brown ink giving them the appearance of a genuine photograph.

The Bliss College journal, Columbus, O., is one of the most expensively and attractively illustrated papers we have thus far seen. A long, double page half-tone gives a magnificent view of a veritable commercial museum, showing, as it does, an unusually large room crowded with pupils.



Finger Action.

Article Number Two.

CHANDLER H. PEIRCE, DAYTON, OHIO.

It might be well to make a distinction without any material difference between the word "action" and "movement." Action as compared to Movement or Motion, is in a restricted sense, not possessing the quality and degree of freedom implied in Movement.

I'm contending for the legitimate use of the "fingers" in the process of passing through the various stages of transformation.

ONE OF MY CREEDS.

1. The "fingers" have a function as an incipient power.

2. In the introduction of movement, (with small letter forms) the fingers act as perceptible auxiliaries.

3. When control of the "Arm" has been attained, through all the degrees, its rapid action, (seemingly) reduces that of the "fingers," to the minimum.

To declare that they have a minor use, but not of sufficient importance to warrant notice or special significance, is presuming that neglect of little things, is counterbalanced by magnanimity in greater things.

Comparisons are odious, especially when you intimate the supremacy of importance of the "large" over the "small." Why compare salt with flour? What is one without the other, to humanity? And how comparatively insignificant is the former to the latter? Separate them, and what have you in the staff of life? Combine them, with all the intelligence of the hour, and your heart is made warm and rich in sympathy for the unfortunate ones.

To tell the truth, the little niceties cannot be satisfactorily explained in print, or other wise so that immaturity can appropriate a full meaning. None but those who have passed beneath the shadow, can fully understand.

The discrepancy first comes from not knowing the limits, of "finger action," in following the blind copies which bear no semblance of gradation, and in consequence produce impossible barriers, which even the most precocious cannot surmount.

After good "form" is established, (which is only consistent with proper gradation and systematic teaching) the child is ready to be introduced to a higher power, which nature in the mean time has fitted him. Here, let me challenge the indiscriminate teaching of movement, without any conception of good "form," simply because, it is prominent in the building of a great structure. Because the boy is old enough in years and wants to work in advanced mathematics, does not warrant his doing so, if he does not know the rudiments.

Any one can give medicine, but who can prescribe and proportion it to the existing conditions, so that the greatest good will accrue?

The teaching of "Movement" is dependent on conditions, like every thing else, and to misapply them is dangerous and misleading. If you don't know how to ride astride, don't attempt a bronco at the outset.

With no form development, you go up in the air just as certain, as attempting your perilous ride. With proper preparation the bronco can be ridden, so also, can the child be trained in Movement, (but not successfully without some previous knowledge of "form") and led along with a certainty and confidence which begets not only a liking



FROM THE FLEET AND SURE PEN OF H. P. BEHRENSMEYER,
GEM CITY COLLEGE, QUINCY, ILL.

for practice, but a fascination which is positive evidence of victory. But who shall lead the child???

The application of "Movement" to "Form" is as varied as the applications of Percentage. The development of any subject is co-existent with superior judgment (plus + + +) and unquestionably penmanship is made an exception by + + + +

And now, the child is gliding over pages and pages of "practice" paper, which, to a marked degree, is permeating the written lessons. (Lessons written at first, mainly with the fingers), and demonstrating that the large and small muscles can act in unison, but in no wise equal proportions.

The leading power in the beginning, in time, becomes a modest factor, but the salt has not lost its savor. Because you cannot see it in general consumption, is no sign of its absence. Different individuals indulge in different degrees, till they learn by experience that a "pinch" is all that is necessary. So with the child, by constant repetition the combination is effected and "just how," may remain a mystery. Nature responds proudly to intelligent practice in any field of art, and when once the key-note is discovered the recipient has reasons for rejoicing. Because the Lord High Executioner dashes off with the speed of the wind his lightning bolts, (which to you, dear, deluded mortal, seems to come from the Arm, alone) you forthwith conclude that just what you see (the leading power, + + + +) is entirely responsible for all the requisite qualifications in our art. It is as delusive as the movements of the prestidigitator, and unless you are imbued with the secrets, you will be deceived every time. Let us not deceive ourselves. These implements of war and subjugation, can be made far more powerful if rightly manipulated. While courage depends very much upon the mode of defence, the man behind the gun must be thoroughly informed in the art of war.

In descriptions and directions, the minute is often left to the discretion of the recipient. While a few may interpret the real meaning and profit by it, the mass are blind, to all except what is on the surface.

Because you can't see the "action" of the fingers in rapid execution, you cannot conclude it is not present.

The cake always contains "salt," but no house wife was ever known to put in any.

A Card

will bring you a list and descriptive matter of some thousands of text books covering every branch of study pursued in schools and suitable for all grades. Chiefly among those adapted for

**Commercial High Schools and
Business Colleges are the well
known Williams and Rogers
Series, including:**

Modern Illustrative Bookkeeping
New Introductory Bookkeeping
Office Routine and Bookkeeping
Commercial Arithmetic
New Commercial Law
New Practical Grammar and Correspondence
Seventy Lessons in Spelling
Mental Commercial Arithmetic
Civil Government of the United States
Pen Written Copies (Reproduced)
Eaton's Business Forms, Customs and Accounts
Robinson's New Higher Arithmetic
McClary's Studies in Civics
Buehler's Practical Exercises in English
Hill's Foundations of Rhetoric
Maxwell & Smith's Writings in English
Hefley's Manual of Pitman Phonography
Clark's The Government
Laughlin's Elements of Political Economy—Revised Edition.

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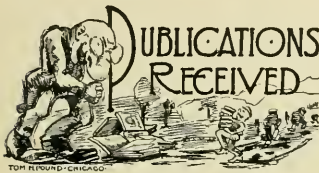
C. W. Hoffman,

C. W. Bunt,

C. W. H. Fisk,

C. W. Ransom,

BY FRANCIS B. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.



"Penman's Art Journal Library, Volume I, Ornate Writing" published by the National Penmanship Press, No. 363 Broadway, N. Y. City, is the title of a publication comprising a compilation of specimens of ornamental penmanship in the form of letters, capitals, verses, etc. contributed to the Penman's Art Journal during the past twenty-five years by the leading penman of the country. The book is nearly 9 x 12 inches in size, and contains forty pages, with manila board cover. To professional penman the work is of special value in that it contains a collection of specimens easily referred to, and to amateur penmen it is valuable in that it contains some of the best possible examples for imitation. Price 60 cents.

"The Ideal Arithmetic"—a manual for self-instruction by L. B. McKenna, L. L. D., Quincy, Ill., is the title of a very compact yet extensive book of one hundred and ninety-eight pages bound in flexible covers. The object of the book is to place in the hands of aspiring young men and women a manual with which to train their minds to cope with modern business conditions, especially as concerns reasoning and the application of same to numbers. We would advise all interested to write for further information.

"Complete Shorthand Manual for Self Instruction and for use in Colleges" by Alfred Day, published by the Burrows Bros. Company, Cleveland, Ohio, is the title of a two hundred and fifty page manual of Pitman's shorthand. The book is certainly well gotten up, and is recommended as one of the leading books of its kind. Those interested in the latest and best shorthand methods will do well to investigate this publication.

"Ames on Forgery," by Daniel T. Ames, San Francisco, Cal., is the title of a book all teachers of penmanship should have. We called the attention of the public to this work some two years ago, but we do so again to direct the notice of our readers to a good thing. No one stands higher on the subject of forgery than D. T. Ames. All interested will do well to notice his advertisement in this number.

"Three Sets of Capitals" photo-engraved from the master pen of A. D. Taylor, C. S. Jackson, Columbus, Ohio, publisher. Price, 25 cents. The largest set, 7 x 10 inches, was made by Mr. Taylor shortly before his death and is the finest set we have ever seen from his marvelous hand.

COMPUTATION MADE EASY.

Figures don't lie, neither does the Ideal Arithmetic; therefore, it should lie on every business man's desk, as it creates an inspiration for the solution of problems that come up in every day life. Price by mail \$1.00.

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Two "	35c
One Set of Business Capitals	15c
One Set of Ornamental Capitals	25c
One Flourished Bird	25c
One dozen Drill Exercises	25c
Six different styles of writing	25c

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RANSOM'S very best writing on 1 doz. cards—any name, **18c.**

Address,

C. W. RANSOM,

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A modernized Pitmanic system, so adapted to syllabic structure, that words are chiefly analyzed, written and read swiftly by syllables as pronounced—stroke for syllable—rather than slowly by single letters. A high-grade system in one brief style, on time-tried principles, combining extreme brevity, legibility, cursive-ness and adequacy. Complete Manual \$2.00 postpaid, sent to schools for examination. Mail instruction, Booklet free.

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41 Chellen Avenue!
M. 555.

Lessons in Engrossing Script

"Ed. Dean"

Number Seven.

The capital stem is the foundation for all the letters of this lesson and is nearly the same in all, being a little shorter in *T* and *F* than in the others. This is a compound curve. The shade swells gently to the middle and then as gradually diminishes. Keep the bottom well rounded and finish it with a dot.

Slant the oval part of *T* and *F* a little more than the main slant. A delicate shade may be added, both to the beginning and ending of this part. Study the forms of *P*, *B* and *R*. Follow the copy closely. Do not make loops in the middle of the second parts of *B* and *R* only a decisive angle.

Do not become discouraged because your progress is slow, but remember, "that keeping everlastingly at it finally brings success."

CRITICISM

H. W. S.—A trifle nervous is about all that may be said against your splendid script. The up lines seem to contain tremors of a nervous character. Due, no doubt, to a nervous temperament, but it can be overcome by training—by constantly endeavoring to better.

Hymeneal

MR. and Mrs. Oliver Brady,
announce the marriage
of their daughter

BLANCHE

to

MR. HORACE G. YOUNG,
on
Wednesday, June Twenty-fifth,
Nineteen Hundred and Two,
Massillon, Ohio.

Mrs. M. A. Atwood,
invites you to be present
at the marriage of her daughter,
ELIZABETH HERITAGE,

to

PROFESSOR GEORGE AUGUSTUS PARKER,
on Wednesday, June the Twenty-fifth,
Nineteen Hundred and Two,
at Six O'clock,
25 Main Street,
Mount Holly, New Jersey.

At Home
after September the Twenty-fifth,
Storm Lake, Iowa.

SPECIAL OFFER To Teachers and Students of Perspective Drawing

A few sets of our new work on "Linear Perspective," for self-instruction, will be furnished complete in the original plates on heavy Bristol board as follows:

Send One Dollar with Your Order and we will send you the set of plates containing everything that is in our \$10.00 edition. If you find them satisfactory, send us \$1.50 more and we will send you receipt in full; otherwise, return them to us and we will refund your dollar. Isn't this fair? We think so, and know you will be pleased.

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A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address,

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Resolutions
Artistically Engrossed
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Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

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Something new and they catch the eye, tickle the fancy and loosen the purse strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Doubt it? Write for free samples and price list.

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International Correspondence Schools, Box 1275 Scranton, Pa.

The Question of Supervisors Number Five

One of the supervisor's chief annoyances is the text-book. That is, he frequently finds that he is expected to secure superior results by means of a text not in accord with his opinions. He is not consulted as to what he thinks is right in that particular, but is expected to push the work on enthusiastically and successfully. As a rule, the best thing to do is to push ahead with full steam, endeavoring to produce practical results in spite of rather than because of certain text books which he must use.

Should he refuse to do this, either the school board will rebel, or the book company. And between the two, he is in a tight place.

Book companies will sell their wares regardless of supervisors. As a rule they have that which they think is best and they will do all they can to get and to keep business. To do this they do not hesitate to buy members where they can, and to intimidate where money is no object. It is only natural that the book company would antagonize the supervisor who antagonizes its books. The thing to do is to use the books or "fight it out if it takes all summer."

Supervisors ought to be consulted as to what they desire (and they usually are) and then held responsible for results. The average member of a school board does not have enough time to determine the relative merits of text-books. This should be determined by the supervisor, superintendent, and committee of principals.

All of these things but emphasize the need of supervisors; of supervisors who are intelligent, skilled and strong enough to win in their line against unenlightened or moneyed opposition. Much trouble along these lines could be avoided by the employment of tact. Were the writer appointed to a position as supervisor his first efforts would be in the direction of pleasing the child, the teacher, the parent, and the school board. He would do this with a view of gaining and establishing confidence. After that he would then endeavor to secure text books to his liking, and as a rule success would crown his efforts. The right text helps while the wrong one hampers.

Text-books are important, but between a good text and a poor teacher, or a poor text and a good teacher, the latter combination is the better by far of the two. But, better still, is the good text and the live teacher.

Supervisors themselves are sometimes at the bottom of this text-book business. They sometimes have books of their own which they wish used for the money they may make out of it. Naturally this looks suspicious, and the school board really does not know whether the supervisor is bent on results or riches.

The average supervisor succeeds in securing about what he desires by tactful methods, and no one has a better opportunity of winning popular approval if he deserves it. This he can do by displaying the work of his pupils at public gatherings, conventions, etc. Displays of penmanship and drawing stimulate interest and arouse enthusiasm. Classes in music and calisthenics are in demand at entertainments. Through these and other means the work of the supervisor may be shown for what it is worth.



This is a pen sketch of Mr. Dave Parkinson, the illustrator, who is responsible for our new heading for the Department of Business Education. It easily discloses, as does also the above sketch, that Mr. Parkinson is doing up-to-date drawing and designing. He is a native of Canada, attended the Zanerian in '98, and has since been employed in Columbus, Detroit, and Cleveland, doing the work he can do best. Mr. Parkinson owes what he has largely to industry and optimistic perseverance. He is possessed of a fine physique and good health which in turn are in part at least responsible for his congeniality. You'll have the pleasure of seeing more work from his head and hand in the BUSINESS EDUCATOR.

PROOFREADING AND PUNCTUATION,

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DESIGNER

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P. A. Barnes (C. Heath)

BY G. E. CRANE, MINNEAPOLIS, MINN.

The foolish and ob-
 tuse are often deceived by
 others; the shrewd and
 quick are often deceived by
 themselves. Without that
 best of all qualities of the
 mind, common sense, there
 is little to choose between
 the two.

There is not so great
 a fool on earth as the
 clever man, when he is
 one.

— C. P. R. James. —

BY T. COURTNEY, PROVIDENCE, R. I.

"Lost somewhere"
 between sunrise
 and sundown, two
 golden hours, each
 set with sixty dia-
 mond minutes. Five-

At a Special Meeting
of the Board of Directors of the



*held at their Banking Rooms, Wednesday,
February twenty second, Nineteen Hundred and one,
the following preamble and resolutions were unanimously
adopted:—*



Lessons in Engrossing, No. 20, by H. W. Kibbe, 181 Tremont St., Boston, Mass.

For second inside page of an engrossed booklet. The letters in the scroll are made without outlining. Use a very coarse pen for the first strokes, and a finer one to put on the finishing lumps and fine lines. The principal line may be on a simple curve if desired. The lines of script can be separated more when it is desirable to cover more space. In a booklet with pages eight inches wide leave a margin of one and one-fourth inches.

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Designer
PROVIDENCE, R. I.



RESOLUTIONS, MEMORIALS
and TESTIMONIALS engrossed
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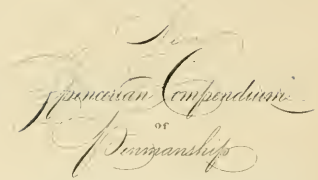
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THE GREATEST OF COMPENDIUMS
Address: ZANERIAN COLLEGE, Columbus, O.

\$5.00 Worth for 10c.—After 10 years of hard work I have found the secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c.
Lightning Calculator, Dept. 11, Everett, Mass.

Finest Supplies for Penmen and Artists

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All goods listed below go by mail post-paid.

Zanerian Fine Writer Pen—The best and finest line writing pen made—best for engrossing, card writing and all fine script work. Gross \$1.00, $\frac{1}{4}$ Gross 25c, 1 Doz 12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, $\frac{1}{4}$ Gross 25c, 1 Doz 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c, $\frac{1}{4}$ Gross 25c, 1 Doz 10c.

Gillott's Principally No. 1 Pen—A fine writing pen. Gross \$1.00, $\frac{1}{4}$ Gross, 25c, 1 Doz 12c.

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, $\frac{1}{4}$ Gross 25c, 1 Doz 10c.

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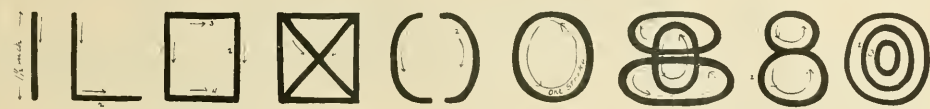
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Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders 65c.

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I H. I P. M. A.

Eureka Show Cards



**Lessons in
Show-Card Marking
and Painting, and
Automatic Lettering**
BY
**W. A. THOMPSON,
PONTIAC, MICHIGAN**

Number One.

Demand for Sign Show-Cards, Advertising Signs, Tickets, Etc., is on the increase. The general competition in the improvement of advertising is responsible for this. Retailers in all progressive cities and towns contest strongly for first position in the attractiveness of their windows, and the publicity that can be given to the entire store and goods through neat Sign cards. Original ideas that will increase business are always rich in opportunity for the alert. From a merchant's standpoint show cards and tickets call attention and sell goods that otherwise, very often, would lay on the shelf. Neat show cards are assistant clerks. An artistic display card in the window speaks louder than words. The art of show card lettering can be acquired by any one with a reasonable amount of patience, and plenty of practice.

The student who has acquired a fair degree of proficiency in this class of lettering will find a steady and increasing demand for various styles of display signs and cards in any locality. Good show card writers are always in demand, they have no "dull seasons." Lettering of this class is today a recognized business necessity, and a valuable accomplishment for any young man, clerk, or window trimmer to possess.

In order to begin practice in lettering soon as possible, we will now get ready for business.

How to Hold the Brush.

The brush or lettering pencil should be held similar to the manner of holding an ordinary pen or lead pencil, except that the brush must be held more upright. Freedom of brush lettering is essential. For card work the arm should rest in a natural way upon the table or desk. This will allow it to roll on the fleshy part of the arm, just below the elbow. If you are not certain just where to rest it, lay the hand flat on the table so that the elbow will be about even with the edge of the table, then raise the hand slightly. When the hand and arm are in the same will cause the muscles to rise the same. The muscle that raises the arm is used as a pivot for the arm to move or roll upon. By closely studying this you will have no trouble to secure a correct position. For small lettering, about one or two inches high this position will be found very easy for rapid and even work. In larger lettering it is very often found an advantage to vary slightly from the above, but in most cases

this position will answer nicely for good work. See illustration for holding the lettering pencil. Pay particular attention to the directions given and follow closely as possible.

The position at table or desk is the same as that in lettering with an ordinary pen, marking or shading pen. See illustration. Hold the brush firmly but in a natural way. Practice on perpendicular and horizontal strokes, then try curved outlines and letters as presented herewith. In practicing on these be careful to maintain an even width of stroke in straight lines, ovals or entire circle. This is good practice and the foundation for success in all styles of brush lettering.

In making ovals and circles of the same thickness throughout, considerable practice is required to revolve the brush in a circle at will in the fingers, as in making "O" or to be more explicit, it is chiefly controlled by the aid of the thumb.

Ovals as in letter "O" etc., may be made in two downward curves (right and left) or in one continuous stroke. When you can do the latter neatly without removing the brush, you have accomplished a very important movement in the make up of all styles of work. This when needed enables one to do full and accurate work without retouching. You will notice in the exercises that the lettering is of a tip finish. The tip or small oval cross at top and bottom should be very light line, this will add strength and finish to your lettering. The advantage in this style of alphabet is that the letters are formed by natural and rapid strokes of the brush. It is a good one to cultivate the hand to steadiness, also to get familiar with the working of the brush in compact form. The size of the letters may be varied by the use of large or small brushes.

Brushes.

The card writer should have a variety of brushes of different sizes, not costly, but of a fair quality that will give good satisfaction. Many beginners make a mistake by using camel hair brushes, which do not have the required elasticity to go on, rapid, clean cut lettering. Red sable brushes, hair three-fourths inch long, are good, but expensive. Ox hair lettering pencils and brushes will fill the bill for good, fine work and at a much smaller cost. An outfit for general lettering should be of different sizes, brushes that will throw a line one-half to one inch wide. They can be had in quills, red silk and gold thread binding, or in tin ferrules, also in metal silver plated ferrules. For lasting qualities tin or plated ferrules are recommended. For the best results pay particular attention to the care of your brushes. After using them in water colors clean with cold water, occasionally before allowing them to dry. Always keep oil and water color brushes in separate places. Don't use them in a harsh way or get the idea that they are made for the purpose of making paints. Treat them right and they will easily give justice to every stroke you make. The points of brushes should be kept straight and protected when not in use. For those who desire a good serviceable outfit for general lettering I will send assorted sizes of ox hair lettering pencils and

brushes securely packed and mailed post-paid for one dollar.

Paints.

For general card and ticket work use either water or Japan colors. Do not use colors ground in oil for lettering on paper or card board. Water colors are the best to use. They are put up in small cans or jars and easily prepared for immediate use. All colors can be had in this form.

"EUREKA SHOW CARD PAINT" for plain and fancy lettering is recommended. It can be had in black, white, green, blue, yellow, and red. A very good and serviceable show card paint may be made by yourself. The colors usually employed are termed "Dry Water Colors." They can be had at any druggist or paint supply store. The following will make up a good assortment of colors: Vermilion, ultramarine blue, chrome yellow, lamp-black and flake white or whiting, also some good gum arabic mucilage, to use as a binder. Pure gum arabic in its natural state is excellent when dissolved with water and will flow easier for clean and even lettering. However, good mucilage will answer, and is generally used for individual work.

MIXING—Mix any color desired, by adding enough mucilage to make it about the consistency of thick dough, add whiting or flake white to any color you wish to be of a lighter shade, then grind the same by using a palette knife with a flexible blade, or other similar means which may be at hand. In place of a marble slab to rub or grind the paint on, a square piece of glass, or large dinner plate makes a good substitute on which to grind the colors. After mixing thoroughly to about the consistency of a thick paste, it will be ready for use. Mix each color as needed in the same way, and place separately in small saucers, tin cups or round tin boxes about an inch deep, and two or three inches in diameter. If you use the latter, don't fill them more than two-thirds full so as to keep everything clean and in good order. Mix up small lots at a time and see that your paint is thick enough for a firm and even stroke. These colors in tin boxes will get hard when set aside or not in use, but this does not matter, as water will bring it to the proper consistency in a short time. When the paint is of the right thickness and brush kept in good working order, it has a tendency to grip the card or paper that you are working on, thus it will be seen the advantage and easy control of the brush in making full and even lettering. A little study here will soon show results to justify thoughtful, systematic practice.

Our next number will contain a full alphabet of large and small letters, figures, etc., with necessary instruction. To be successful in this line of work, it is very essential to pay particular attention to every detail connected with each number, studying as well as practicing the outlines and construction of each letter.

PRACTICE PAPER—any paper of a smooth and firm surface will answer, manilla wrapping paper, this quality will give good results. Don't use paper of a glazed surface.



Lettering and Designing

Number Fourteen

BY E. L. BROWN, ROCKLAND, MAINE

This design was made and used for a catalogue cover, and it contains much practical lettering and designing.

Suggestions: Size of original about 9 x 12 inches; sketch words "Business College," first, making initial "B" seven inches long, and arrange the bulk of the decoration around this letter. The remaining letters should be one inch in height. Strive to obtain the graceful sweeps of the scrolls containing words "Annual Catalogues," "Union," etc. Observe that the curves are well formed, and that your design hangs together, so to speak. Don't use profusion of lines in shading around the scrolls and letters. Study the shade lines of the copy very carefully. Observe the points where the darkest shadows occur. The lettering was all executed free hand with the exception of the words "Business College." Many of the letters should be stamped in with a broad pen, and afterwards finished with a common pen.



The Rowe College, Johnstown, Pa., held its commencement exercises on Thursday, June 26, in the Opera House, at which time 45 pupils received diplomas, being the largest graduating class in the history of the college.

Messrs. Joseph Lening and D. E. Waltman, who have been connected with Bank's Business College of Philadelphia, have started a school of their own, the name of which is Philadelphia Business College. We wish them success.

Miss Mary E. Baker, the accomplished penman and teacher of penmanship and drawing of Bellows Falls, Vt., has been elected to the position of supervisor of drawing in the public schools of Rutland, Vt. We congratulate Rutland upon this accession to her schools.

Mr. E. A. Plummer, penman in the Jamestown, N. Y., Business College, submits specimens of students' work showing that he is teaching an intensely practical hand, and that they are acquiring the same.

J. S. Clay, penman and commercial teacher in the Bingham School, Mebane, N. C., submits specimens from students showing that he is a practical teacher of practical writing.

S. N. Falder, penman in Jones Commercial College, St. Louis, Mo., sent a batch of specimens from his summer class in business writing, which not only disclose splendid teaching and practical writing, but a large school as well. The specimens are among the best received at this office, indicating a strong tendency toward individuality, as the specimens are not all alike, and with but few exceptions are all splendid business writing. Mr. Falder is certainly one of our most progressive and practical teachers of writing.

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If you want to increase the attendance of your school at minimum cost, try our

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Something new and they catch the eye, tickle the fancy and loosen the purse strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Don't it? Write for free samples and price list.

H. O. KEESLING,

Care Cannon Business College,

LAWRENCE, MASS.



Writes cards for 25c per dozen, \$2.00 per 100. Bold, dashy, expressive. Send for some. A. H. BURKE, Council Bluffs, Iowa.



UNSURPASSED CARD WRITING AND FINEST SCRAP-BOOK SPECIMENS.

I am now open to the profession to receive orders for my pen work, and promise all who order of me my very best efforts.

A letter in my very finest ornamental style \$5.00

A set of my finest ornamental capitals 5.00

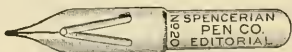
One dozen reputation cards 1.50

One dozen cards, any name, any style, and very fine .50

A specimen showing my skill .25

My work is unequalled. You will agree with me when you see it. Address,

S. M. BLUE, Box 962, Broken Bow, Neb.



Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.

349 Broadway, New York.

SELECT A PEN



Lessons in

Off-Hand Flourishing.

BY

W. C. Morris

BROOKLYN, N. Y., 357 FULTON ST.

Number One.

It is doubtful if any line of art work requires more practice than off-hand flourishing, and yet in the eyes of some, nothing has less utility. If one begins to practice this branch of penmanship with the soul idea of making money out of it directly, he will very likely be disappointed. But still it has its uses, as the practice of off-hand flourishing indirectly is not altogether a waste of time and skill. To that work known as artistic engrossing, it is almost indispensable, for nothing trains the hand and cultivates a light touch like flourishing, and the designer who has become an expert in flourishing can lay out a piece of simple or elaborate work with far more ease and dexterity than one whose hand is untrained in this direction. Much work in the designers and engrossers line consists in drawing scrolls, curves, etc., and when done with the off-hand movement as used in flourishing it possesses a great deal more life and spirit than when worked out in a slow labored manner.

Flourishing is used to a great advantage in embellishing certain styles of lettering, Old English and German text especially, and unless done off-hand it never looks right. Thus it is, this much condemned art has its place, and in a way can be made profitable if combined with other kinds of skillful work.

The market for flourishes, swans, eagles, birds, etc., is indeed small, but as the practice of such is very pleasing and fascinating and a fine training for the hand and eye, we will have to touch up on it in the course of these lessons. Writing teachers who can throw off these little designs in a

rapid, easy manner will find such skill a great factor in waking up a class and keeping up an interest in the subject of penmanship.

Movement.

Movement is almost everything in flourishing. A bold, free, whole-arm movement, with a strong yet delicate touch is the thing. Fore-arm movement is also used in some of the minor strokes and occasionally the finger movement; a little judgment

movement, therefore practice as much as possible on simple strokes and curves, ovals in particular, as given in the exercises herewith.

Learn to make ovals in every position. Practice also on straight lines, then slightly curved, then combine simple and compound curves and see if you can get harmony, symmetry, and a pleasing effect. You will find it exceedingly interesting when you can make these free, rapid strokes of the pen



combined with practice soon tells which is best. Control of arm seems to be the main thing in execution. So much of this whole arm practice is necessary that right here it may be said that it is a great help in blackboard writing, and while one is practicing flourishing he is at the same time constantly bringing into play these movements so necessary for bold, strong blackboard work. Here then is another incentive to practice flourishing, as the blackboard is not always at hand.

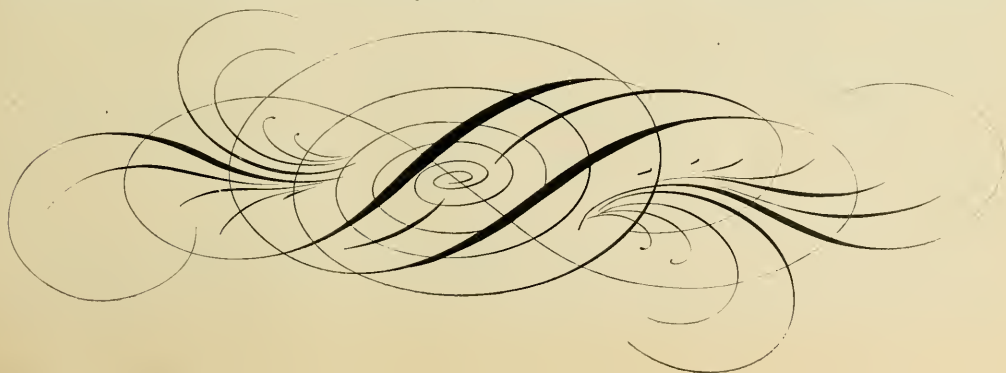
Exercises.

It is impossible to do a good piece of work before acquiring strength and precision of

represent and mean something, then it will be no effort or drudgery to practice, but rather a most fascinating pastime.

Form.

Some imagination and idea of form are just as important as the most perfect control of hand and freedom of movement. Graceful curves and fine smooth shades amount to very little unless well arranged. So it may be seen that in flourishing two very important things are required, *form* and *movement*, as when used together beautiful effects can be produced.





In this lesson we take up again the study of texture. As an illustration I have prepared a drawing from one by Mr. D. A. Gregg, one of the masters of architectural rendering. The cut is of an old blacksmith shop at Swanton, Vt. The sunlight effects in this are an exhibition of masterly skill and directness. The student will note that the lines of brickwork are everywhere brought out, while a few of the bricks are indicated quite clearly. This drawing is of an entirely different style of technique from any shown in this course of lessons, and the student will do well to try and appreciate the general tone and feeling expressed in this particular rendering.

I will qualify you at your home to fill any position where

FIRST-CLASS BOOK-KEEPER

may be wanted, for the sum of \$2.00; time required, two to four weeks. For money returned if unsuccessful. Experienced and inexperienced alike benefited. **PUPILS PLACED IN PAYING POSITIONS.** Have recently had five applications for book-keepers!

Take a



**J. H. GOODWIN,
ROOM 896, 1215 BROADWAY,
NEW YORK CITY.**

Turn it over and write on the back the following:

Dear Sir:

Please send me a descriptive pamphlet of your "Improved Book-keeping and Business Manual," and oblige,

Yours truly,

(Your name).....

(Your address).....

Hand it to "Uncle Sam," and you will receive by return mail something which every good book-keeper and progressive business man who wishes to keep UP WITH THE TIMES should possess.

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Richly decorated Shading Penwork, 12 lessons by mail \$3.00
 Motives, any wording desired 50
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Send for a beautiful circular. I also wish to inform pupils and others to address me, R. F. D., No. 6, Wooster, Ohio, instead of Plain, Ohio.

JOHN W. HOUGH.



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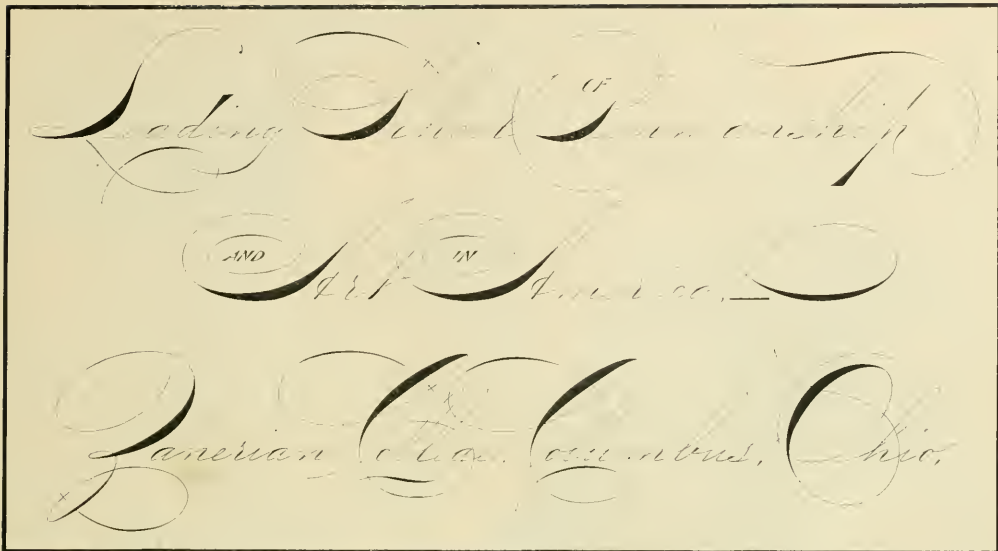
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J. C. FOWLIE, Arlington, Ore.

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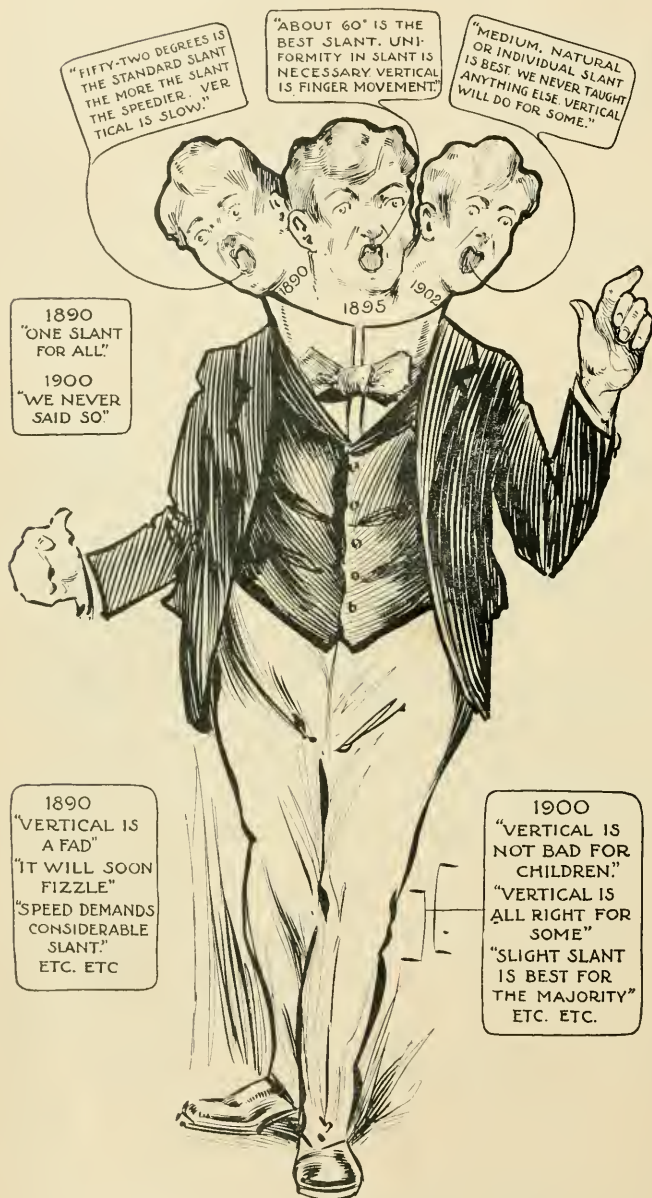
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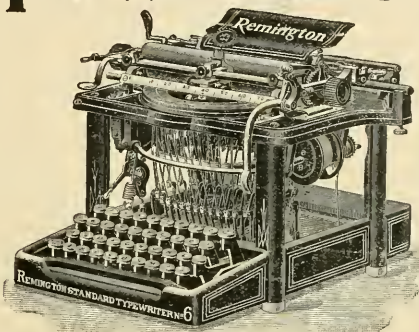
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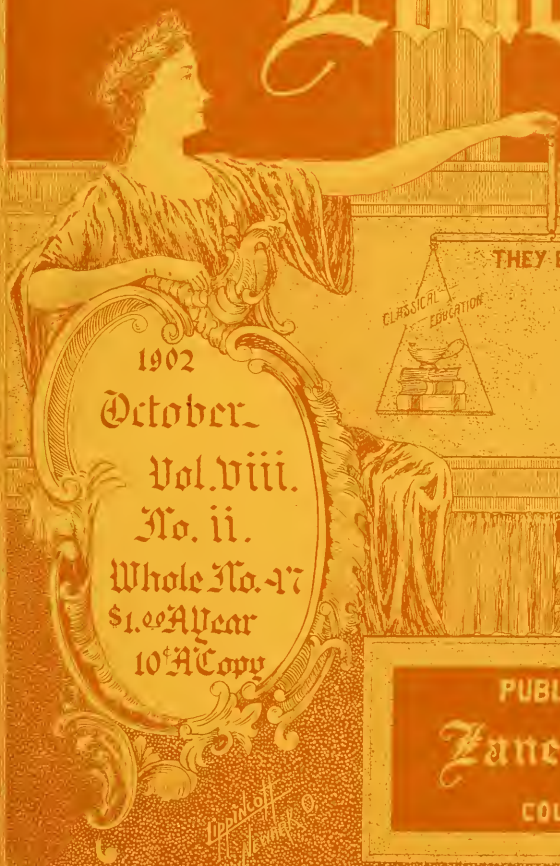
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The Business Educator



1902

October

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No. II.

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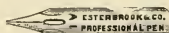
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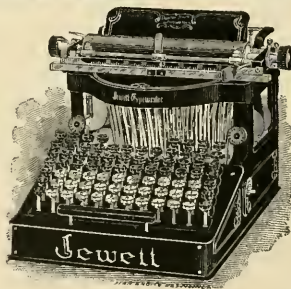
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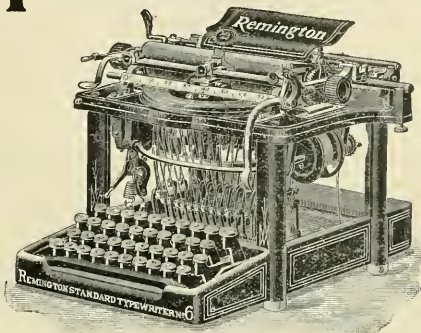
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Important Announcement.

Last May we received the letter herewith presented from Mr. Huntsinger. It caused us to resolve to do that of which we had already given some thought. We immediately entered into correspondence with Mr. Hinman, with the result that he consented to undertake the task of preparing a History of Pennmen and early Business Education and Educators in America.

Mr. Hinman is the one man living to do the work, and from what we can determine from the correspondence we have had with him, and from what he has already had from pioneer business educators who are still living, we can assure our readers that a most interesting and valuable series of articles of indefinite number is in store for them.

The work will demand much of Mr. Hinman's time and effort, and on our part no small expense. The profession will be the richer for it. We would advise that you secure each and every number containing the History, as it will sometime be prized beyond price.

MR. C. P. ZANER,
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May 16, 1902.

DEAR SIR: The Business College Profession lost its historian in the death of the late S. S. Packard. There is no man now living who could write so complete a history of what the Business College Profession has done; its stages of disappointments, prosperity and progress, as could the late S. S. Packard. The point I am about to make is: What may be done in the way of preserving the history of our war horses, or veterans as you would probably call them, in penmanship? There are but few of the old members left, who know details, from

the famed Platt Spencer down to the present generation. Would it not be a capital idea to publish in your paper a history at some length, with possibly illustrations, of the work and character of penmanship, from the time of P. R. Spencer, Sr., to the present day? The only man that I can recall now, who is able to give that information as it really is, is the person of A. H. Hinman, of Worcester, Massachusetts. Hinman has all this information at his fingers' tips. I believe he could make a readable article on the subject. I am equally sure that the profession would be much the gainer by publishing such an article. Possibly it would stir up the old memories of the remaining few men, who can recall from actual experience, the teaching power of the renowned John D. Williams and William H. Duff of Pittsburg. It seems to me that such a history should be preserved in type form. I feel sure that Mr. Hinman would be willing to lend a hand in this matter. Possibly L. L. Williams might be induced to write a column or two on the subject. J. F. Moar of Boston would also be able to furnish some data. I should rather like to see this history written by men outside of the Spencer family. The judgment of outsiders would be better than the descendants of the families. Then there is that inimitable penman, that true type of manhood, H. W. Flickinger of Philadelphia, who could render some exceedingly valuable assistance in giving data concerning the great penmen of the land. Who does not believe in H. W. Flickinger? To me he seems to be the essence of all that is great and good in man. He combines the judgment and skill of an expert with a modesty of demeanor that is not equalled by any other man in the profession.

Now, Mr. Zaner, as an exponent of good writing, of all that goes towards making up the sum total of skill and judgment, you are the man to publish such a history.

I know full well that there cannot be any money in it, but the best things of this life are not purchased with money. You have done a great deal of real service to the profession of the present age, and that of the profession yet unborn. Your name will be handed down to posterity as a progressive educator.

I trust this letter will appeal to you, and I also trust that you will publish in the near future such a history.

With very best wishes for your best health, your business success and prosperity generally, I have the pleasure to subscribe myself,

Yours most sincerely,
E. M. HUNTSINGER.



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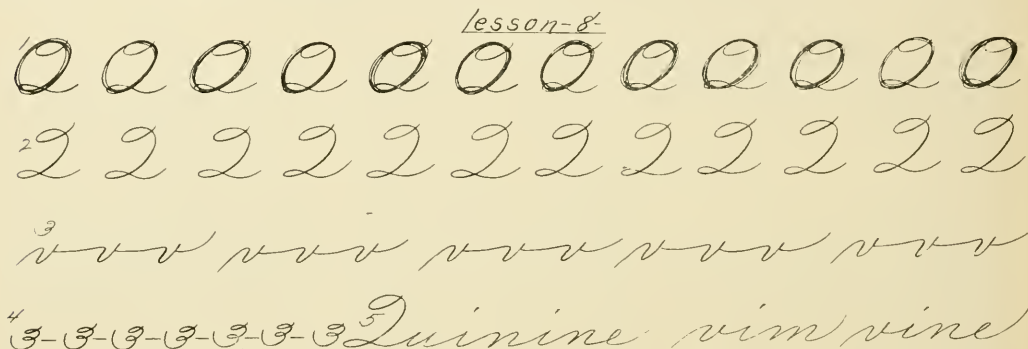


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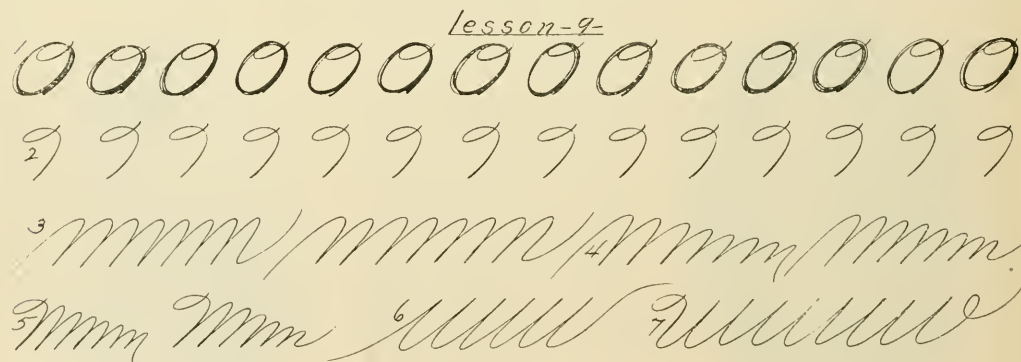
Lesson 8.

Copy 1:—Review reverse oval one space high, then try exercise on capital Q, start with the loop. Copy 2: Start left to the line down, keep loop at the bottom parallel with base line, watch slant. Copy 3:—Make round at top, and on base line. Retrace same as small n. Copy 4:—Start same as figure 2, make small loop in center. Backbone shows about the right slant. Copy 5:—Work hard on the review words.



Lesson 9.

This lesson is to develop capital stems, and if mastered, will assist you in making one-third of the capital letters. Start the stem left to the line down, stopping on the base line of the last downward stroke; watch the slant carefully, then try joining the capital stem with the other copies as shown by illustration.



Lesson 10.

Copy 1:—Review exercises on capital M; it is a good one. Copy 2:—Watch height and width of capital M, and remember that the parts gradually decrease in height. Make turns round at top. Copies 3 and 4 show two styles of small v. Try to keep all parts the same height. Copy 5: First stroke shorter than the last; watch width; stop the last downward stroke just after crossing the stroke parallel with base line. Copy 6:—Keep small letters all the same height.

Lesson 11.

Lesson 12.

Lesson 13.

In capital *W* we again make use of the capital stem. Notice how capital *W* stands on the line. Keep all parts open and angles clean. Small *c* is made similar to the first part of small *a*, with the addition of a little hook at the top. Do not lift the pen. Watch the compound curve in making a figure 7 and make the downward stroke longer than usual.

Lesson-13-

O O O O O O O O ² U U U W W
³ H H H H H H H H ⁴ W W W W
⁵ c c c c c c c c c c c c
⁶ 7-7-7-7-7-7 ⁷ Winona coon cocoa

Lesson 14.

I prefer the last style of capital *H*, and suggest that you start it just a little above the base line, making sharp angle at top and finish first downward stroke with a dot. The last downward stroke starts with a curve and gets straight as it approaches the line. Curve the upward stroke in small *r*, make a sharp angle at top, a square shoulder and bring the last stroke down parallel with the first one. Figure 8 starts with a dot and the upward stroke gives it the slant.

Lesson-14-

O O O O O O O O ² N N N N N N
³ H H H H H H H H ⁴ W W W W W W
⁵ r r r r r r r r r r r r
⁸ 8-8-8-8-8 Summer ruin review

**Lessons in
Business Penmanship**

BY A. R. BURNETTE, ASHLAND, ILL.

Number Five.

Lesson No. 23.

We have for this lesson the capital *H*, beginning like *N*. Learn to make the two parts of the letter well before combining them together. Make last part of the *H* with a downward stroke, pausing at base line and finishing with a small loop, joining the two strokes together.

Fill page after page of the word copy.

Lesson No. 23.

You may begin lesson 23 with the indirect retraced oval, finishing the same with a small flat loop and a compound curve. Drop last part of the 2 in below base line. The 2 may begin with a small loop or small straight line. See how many times in a minute you can write line No. 89.

85. 9 9 9 9 9 N N N N N N
86. Hines Hinman Him
87. O 2 2 2 2 2 2
88. Quinine Quinine Quilt
89. Quinine is very bitter



Lesson No. 24.

Beginning this lesson with the capital I exercise, which is composed of compound curves. Turns at the base and headlines should be round. Gradually let the exercise diminish toward the base line as you move the pen across the paper.

Finish letter slightly below full height of letter. Line 91 begins with large indirect oval exercise. The capital U is similar to the I, except that the up stroke is retraced same as in capital A. Practice the words with a full and easy movement.

Lesson No. 25.

We have for lesson 25 the capital V, beginning exactly like the U. Care should be taken in finishing the letter not to get the loop too large. The up stroke of the loop should cross down stroke on base line. Second style of V given makes a splendid business letter. This style of letter is finished on base line, with two compound curves and a sharp hook. A great deal of systematic practice on the words and sentence given will mean a great deal to you in the way of improvement.

Lesson No. 26.

To develop the Z we have two indirect retraced ovals combined together above and below base line. Oval below base should be smaller than the one above. Fill several lines of the oval finished with the loop. Make a short pause at base line on downward. Top part of second style of Z is made like figure seven. Write the word Zanerian without lifting the pen from the paper.

Lesson No. 27.

Make, light line oval exercise one large space high and make from 125 to 150 downward strokes of the oval per minute. Second exercise is the oblique straight line with connection. Start exercise full height of letter and diminish toward base line. The first part of the H will be found similar to the first part of the X. Make second part of letter as high as first part. Notice that the second down stroke curves slightly at the base line. Last part of letter should be about two small spaces high. Practice each word separately until you can see some improvement before leaving it.

Encouraging Words from I. O. Crissy.

Renewing his subscription to THE BUSINESS EDUCATOR, part of Mr. Crissy's letter is as follows: "I congratulate you most heartily on the change of name of your journal, and I also congratulate you on the excellence of your editorial department. Your September number, thanks to the indefatigable work of Brother Gaylord, presents the best report of the Department of Business Education, N. E. A., that has come to my notice, and I thank you sincerely for the very handsome presentation of my address as president.

My extensive list of periodicals since I began my work as Inspector has been rather a heavy draft on me; but I am going to cut off some of them at the end of the year. I take pleasure in inclosing \$1.50 for which please enter my subscription to your journal one year, and also please send me a few extra copies of the September number."

I. O. CRISSY,
Inspector Business Education,
Albany, N. Y.

Truly encouraging and appropriate words from one who looks below the surface of things.

It shall be our constant endeavor to make our journal so valuable to the great cause of practical education that Mr. Crissy's name will always be found on our list.

90. M M M M M V V V V V V

91. O O O U U U U U U U

92. Villain Union Union

93. V V V V V V V V V V

94. Young Yeoman Upsilon

95. You may try to improve

96. Z Z Z Z Z Z Z Z Z Z

97. Zanerian Zaner Zaner

98. Zanesville is in Ohio

99. H H H H H H H H H H

100. H H H H H H H H H H

101. Washington Wine Wine

102. Wine is a strong drink

Lessons in
Real Rapid Writing
by C. P. Zaner.

How to Practice and How to Succeed

Failures in learning to write well are due, to some extent, to the same causes of other failures. "Stick to your text" is an old saying and a good one. Stick to the base line in writing and you will be less likely to write illegibly. Then try to write between the ruled lines, using the eye only to regulate the spacing. See how uniform you can maintain the appearance. Write one word over and over many times until you see material improvement. Do not go from one copy to another until results are plainly noticeable.

rumor rumor rumor rumor rumor rumor rumor
rumor rumor rumor rumor rumor rumor rumor
rumor rumor rumor rumor rumor rumor rumor
rumor rumor rumor rumor rumor rumor rumor
rumor rumor rumor rumor rumor rumor rumor
rumor rumor rumor rumor rumor rumor rumor
rumor rumor rumor rumor rumor rumor rumor
rumor rumor rumor rumor rumor rumor rumor
rumor rumor rumor rumor rumor rumor rumor
rumor rumor rumor rumor rumor rumor rumor

Use a rolling movement in finishing the *B*. Drop nearly vertically after finishing the oval part of *R*. Retrace the first part of these letters at least half the height of the letter. Join the capitals with a free, retracing, and rolling movement, pausing at the finish of each before beginning the next letter.

B B B B B B B B B B B B B B B B
R R R R R R R R R R R R R R R R
Benjamin Runyan, Bennington, R. I.

The figures should be practiced in the order given, first in their natural order, and then according to similarity. The little finger need not slip while making figures, neither do the fingers need to act much. The movement comes mainly from the arm but is modulated and controlled by the little finger resting rather than slipping. Form the habit of making figures simple and intensely plain. Omit the commonly used initial or up stroke to the figure *1* or it may be mistaken for *7*.

1111 2222 3333 4444 5555 6666 7777 8888 9999
1111 4444 6666 7777 9999 2222 3333 5555 8888
123456789-1234567890-1234567890-1234
987654321-987654321-987654321-987654
1/2 2/3 3/4 4/5 5/6 7/8 8/9 9/10 1/20 2/30 3/40 4/50 5/60 7/80
% % % % % % % % % % % % % % % % @ @ @ @

[illegible]

t tttttttttttttttt tttttttt ttttttttt
d
d tide tide tide tide tide tide tide tide tide
pppppppppp ppppppp ppppppppp
-P pitied pitied pitied pitied pitied pit.

[illegible]

Handwriting practice lines for the letter 'K' in cursive script, showing various forms and combinations.

\$400.00 Chicago, Ill. Mar. 4, 1900
 Six months after date
 I promise to pay to the order of
 Silas Young
 Four hundred and no/100 Dollars
 Value received
 H. H. Komer

HIGH GRADE BUSINESS FORMS BY E. C. MILLS, ROCHESTER, N. Y.

New Name Pleases Mr. Flickinger.

"I congratulate you on the new title for your excellent journal. It's a great improvement over the old, which was too clumsy. I never liked it."

H. W. FLICKINGER,
 Philadelphia, Pa.

We are pleased to say that the many friends of our journal have been practically unanimous in their approval of the new name. Mr. Flickinger's words are similar to those we have received from a large number of others.

Of course, it should be well understood that all the old features which have made the journal popular will be retained and improved as far as is possible, while new ideas will find full swing in our pages from time to time.

It's Daddy Golder Now.

Born, August 26, 1902, to Mr. and Mrs. G. A. Golder, St. Paul, Minn., a bouncing 8½ pound girl, named Mary Edna. All are doing well; the father included.

"Men's muscles move better when their souls are making music."

"Truth is the highest thing that a man may keep."

"The way of honest fame is this: study to be what you wish to seem."

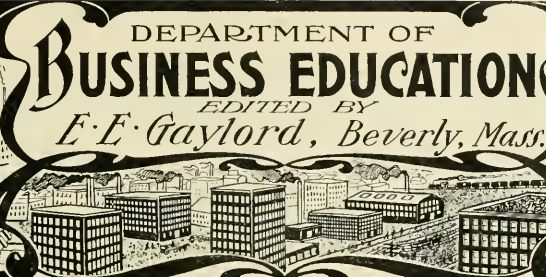
SIMPLE RAPID WRITING BY M. W. CASS ORE, RICHMOND, IND., BUSINESS COLLEGE.

Practical Vertical Penmanship Copies.

H H H H H H H H H H	Hurrah for excellence!
h h h h h h h h h h	Now for improvement.
m m m m m m m m m	Mind and muscle win.
v v v v v v v v v v	Very sincerely yours. V.
u u u u u u u u u u	Use a free movement.
y y y y y y y y y y	You may write well.
w w w w w w w w w	Write readably well.

DEPARTMENT OF BUSINESS EDUCATION

EDITED BY
E. E. Gaylord, Beverly, Mass.



D. B. WILLIAMS, CHICAGO

Impressions by the Way.

Minneapolis is full of vigor, and the optimism of her young life is evident in the helpfulness with which the business school proprietors of the city take hold of the problems that confront them. There are too many business schools in Minneapolis to make it profitable for all of them. The inevitable result of a fierce struggle for enough business to "make both ends meet" is to lower the tone of much of the work that is done. Solicitors are used, rates are cut, all kinds of juggling with the textbook question is resorted to, and business ethics are violated everywhere in an effort to add to the enrollment of the various schools.

Good work is being done in several of these schools, and it is not to be understood that they all indulge in all of these objectionable practices, but manifestly we cannot name them. However, all seem to agree that the policy of one school proprietor is a disservice to the profession that he follows with his presence. The brethren in Cleveland and Buffalo can appreciate the feeling of the reputable school men of Minneapolis.

There is in the Northwest, as in all parts of the country, a diversity of opinion as to the effect on the private commercial schools, of the opening of commercial departments in the public high schools. Some think that it will result disastrously, in the end, to the private schools; others say that it will popularize commercial education and that many will begin courses in the high schools only to quit for lack of time, finishing the work in the private schools. Some are so jealous of the public school that they will not use a text-book that is in use in the public schools; others seek to use in their schools the very books that are used in the public schools, believing that it gives them a leverage with prospective students in the public schools to say that they may enter the private school, and go right on with their work without buying extra books and without spending time on collateral subjects that they would be required to take in the public schools.

As instances of a disposition on the part of some of the enterprising school proprietors to foster the use, in the public schools, of the books as they use in their own schools, we may mention the Chicago Athenaeum and the Chicago Business College, both of which use the same text-book although the latter is used largely because it is used in the public schools of Chicago. The proprietor of one of the large business schools of Chicago said that he had offered to use his services in effecting the introduction of a certain text-book into the public schools of Chicago, and pledged himself to use it if the adoption was brought about.

Mr. George P. Lord, of Salem, Mass., is so firm a believer in this policy that he is not only willing to have the high schools of his vicinity use the same system of shorthand that he teaches, but he also is willing to bring about the introduction of this system in these schools, believing that it will establish just as many feeders to his school. We agree with these gentlemen in believing that to be good policy for a strong commercial school to use the same books as are used in the public schools. The weak school would probably not fare so well, and, indeed, it will not fare well in any event, when it comes into competition with a well conducted high school commercial department. The large, efficient schools of the country

have nothing to fear from the growing popularity of commercial education among all kinds of schools.

While in Chicago, we enjoyed a call on Grant Orr, proprietor of Orr's Business College, on the South Side. We knew Mr. Orr as a classmate in the famous Northern Indiana Normal School, in 1888. After leaving that school, he taught for some years in the Metropolitan Business College, of Chicago, and about four years ago started into business for himself on Sixty-third street. He owns a large four-story building, which is used solely by his school. It is currently reported in Chicago that Mr. Orr is coming money; however that may be, it is evident, even to the casual observer, that he has an excellent school with superior facilities for doing first-class work in the commercial subjects.

The well-known Bryant & Stratton school of Chicago, came very nearly being the victim of a greater fire than that from which the Milwaukee Spencerian suffered during the past summer. Some three or four important business buildings were burned down, and, in fact, everything was a mass of smoking ruins beyond the north fire wall of the B. & S. building. Fortunately, however, the school suffered no loss.

Some years ago the elegant interior finishing of the office of this school was the subject of admiring remark everywhere; it is still an object of interest to the visitor, but the wretched smoke and dust of Chicago have so permeated everything else about the room that it has a decidedly dilapidated appearance. We found Mr. Willey, the genial principal of the school, full of business, in the absence of H. W. Bryant, the proprietor. Mr. Willey, like the rest of the fraternity in the Windy City, is pessimistic regarding the ultimate result of the soliciting feature of the commercial school business, but he feels that so long as the others do it, he must send representatives into the field also. Where is the man with the genius of J. P. Morgan, who will so far put into operation among business schools the "community of interest" idea as to eliminate harmful practices? The gain, both fiscal and professional, would be immense.

We hear a great deal about the growth of shorthand departments and the popularity of shorthand systems, but it is improbable that the ranks of the commercial teachers realize how large some of the shorthand departments really are. This department of the Chicago Athenaeum has long had an excellent reputation, but we were astonished to learn of its size. It is not an uncommon thing to find 250 students in daily attendance in the department during the business season of the year. Then we were again astonished when we reached Pittsburg, to find that Mr. H. L. Andrews has a school in which, last year, during the school season, there were more than 350 students in daily attendance. We should be glad to have the record of attendance of the largest school in the field, for then our readers may get a definite idea of the size and importance of this rapidly growing department of commercial education.

The Chicago Business College, under the careful supervision of Messrs. Gondring and Viriden, has become one of the largest schools in Chicago. It, too, has felt the touch of prosperity, arrangements having been made to occupy two or three extra floors of the modern office building in which the school has been situated for several

years. The many friends of these enterprising gentlemen will be glad to know of their success and to note their bright prospects.

The new building at the corner of Wabash Avenue and Monroe Street, Chicago, to be occupied by the Metropolitan Business College, was but a hole in the ground July 6th, though August 6th the twelve stories of steel construction were up, and the tiling for the first two or three floors had been laid. The building is to be completed by December first. The Chicagoans can handle. The next time the Federation meets in the rooms of the Metropolitan, it will find itself in the largest building on Wabash Avenue, north of the famous Auditorium.

We found Brother Gregg away, as an Irishman might say; Mr. Young was on a tour of the Eastern cities, in company with a number of his fellow members of the Chicago City Council, observing how people in New York and Boston ride in street cars (Chicago has a rapid transit problem to solve); Mr. U. S. Frye—United States Frye, someone like his friends jokingly say—was just starting for a Prince Henry sprint to California, before school should open; and C. W. Kitt, the genial short-hand man, was effectually managing the rudder. The Gregg school shows a very substantial growth at the end of its first year of life under the principle of expansion.

D. B. Williams, formerly with Orr's Business College, on the South Side, has opened a school of his own in the up-town district.

J. F. Fish, whom many of our readers have met at the conventions of the Federation, is opening up a school this fall on the North Side. Mr. Fish was formerly with the Metropolitan Business College.

Cleveland is smoky, Pittsburg is smokier, and Chicago is smokiest, but in the business districts they are each too miserably dirty or modern life; though in the residence districts, they are surpassingly beautiful. A drive through Grand, Drexel, or Garfield Boulevards, or through the Midway, the Garden City, or the World's Fair converted into a charming parkway) South Park, Jackson Park, Garfield Park, or Lincoln Park will never be forgotten. Neither will the Chicago visitor ever forget a ride of six or eight miles in almost any direction in the city, on the street cars day after day, and the fact that the sights, sounds and smells combine to make an ineffaceable souvenir.

Chicago has the "soliciting" disease in malignant form. The principal of one of the largest schools in the city, who has been there at least one hundred twenty-five solicitors in the field there during the first week in August.

Another principal of one of the large Chicago schools said that one of his personal friends asked him to call to see him regarding his daughter, who was planning to enter school. When he called his friend related a tale of woe about "business college solicitors." He had planned to take a few days' vacation, a short time, when he had just after luncheon, when he had settled himself for an afternoon with one of the latest books, a man called and spent an hour with him laboring to persuade him to enter school. Business College was the best in the city; just as his interest, after this interruption, began to take hold of the story he had been told, the man called a number two. He put in an earnest half-hour with

this misguided father, and then took his departure. Evening was drawing on, and the irritated parent, with maledictions on the business colleges and their salesmen, once more turned to his book. He spent an hour or so in reading, before dressing for dinner, but just as he was starting for the dining room, a ring at the bell halted him. Turning to the front door, he met a suave gentleman who announced himself as the representative of So-and-So's Business College. The fond father caught the name, a sub-conscious train of profane thought, while, with politeness plainly forced, he ushered his caller into the reception room. This one was a sinner, a sinner, was flashed by the door of the family long before pater familias disengaged himself. Having finished his belated dinner, our hero spent what was left of the evening conversing with his wife on the insufferable impudence of solicitors. Being out of humor, he decided to go to bed early, so about nine o'clock he found himself drifting on the smooth current of rapidly receding consciousness into the ocean of dreams, but jangle, jangle, jangle went the bell, and out he hopped. He went to the window and, peering out, saw a man, then the storm, which had been brewing all the afternoon, broke. Opening the door, he turned astream of invective on the waiting caller. He rated the business colleges and everything whatsoever connected with them; he declared that they harried him, hounded him, would not let him rest, and would not give him peace, and finally he wound up by expressing a fervent desire to see them all enjoying the tropical climate of a country he called India, where he had relieved his outraged feelings, his caller remarked in a somewhat injured tone that he guessed he was not the man for whom our hero was looking. He was established with him, came up to serve in a subpoena on the gentleman to appear in court next day as a witness. And yet they say that this is all in the name of education!

Auditing.

R. J. BENNETT, PEIRCE SCHOOL, PHILADELPHIA.

What is an audit and on what system should it be conducted? At the very outset we are brought face to face with a question that is by no means a settled thing, since different members of the profession have different opinions.

The duties and responsibilities of an auditor are to a large extent undefined, but the tendency of recent decisions is to make them much greater than formerly; then, too, the large number of failures is another reason for demanding a thorough audit, either periodical or otherwise. Not only are the persons immediately interested demanding this safeguard, but Legislatures are beginning to give it their consideration. As a result a systematic audit by a competent auditor is becoming more and more appreciated, for it lessens the possibility of fraud, gives greater security to the interested parties, and encourages confidence on the part of the public. The certificate of a professional auditor appended to the yearly report of any concern should certainly put the question of solvency and financial standing of that particular concern beyond a doubt, and popularize its name in its particular field of operation.

The professional auditor's position, whether in the case of a corporation, municipality, partnership or private firm is strictly a fiduciary one, his business being to safeguard the interests of the proprietors, whether they be shareholder, citizens, or partners. He should take nothing for granted, but should conscientiously employ every faculty and exercise every precaution, to the utmost of his ability, in conserving the rights of his clients. It is hardly necessary to remark that he should be guided in the exercise of his duties by the highest principles of equity and commercial moral-

ity, with a determination to act independently and fearlessly, so that his work may be an example of rectitude and regularity. It is his duty to see that his clients are thoroughly informed in all the important matters which may have arisen in the course of his work.

In England an annual audit of corporations is required by law; the auditor is charged with the general supervision of the accounts of the company, and it is his principal duty to certify to the shareholders the financial condition of the company from time to time. In Ontario, the Statutes make every provision for the appointment of an auditor for corporations and to some extent define some of his duties, yet the appointment is left to the discretion of the stockholders.

DUTIES OF AN AUDITOR.

The auditor or auditors of a company are generally appointed by the shareholders at their annual general meeting; if this is not done, the directors may make the appointment. As he is the agent of the shareholders it is his duty to hold a *check rein* over the directors and to see that the balance sheet and final reports are *bona fide* and correct statements of the affairs of the company; therefore, it is quite evident that the appointment of the auditor should not be left to the directors. However, in case the business is entirely under the management of one man, it is then customary for the directors to make the appointment so that the check rein may be held over him as manager. The auditor for a county or city is appointed by vote of the respective council.

It matters not by whom appointed, the duties of an auditor are onerous, responsible, and sometimes disagreeable. He may differ from the directors as to the proper manner of stating certain accounts, or he may be charged by them with interfering with what they consider their personal duties; but if he is satisfied that his suggestions would be of benefit to the company, he should endeavor to have them carried out. Usually, however, he will find the directors ready and willing to give him all information possible and to facilitate as far as possible the prosecution of his audit.

If false statements are prepared, the auditor has a very unpleasant task to perform. Obstacles will be thrown in his way and every means possible adopted to prevent the discovering of the fraud. Under such annoying circumstances he should have a "will of iron" and require a satisfactory explanation for every objectionable or unusual item. Not until everything is verified and the necessary corrections made, should he affix his certificate to the statements.

It is customary to appoint the auditor to examine and report on the financial standing of the business at the end of each fiscal year, or half-year, as the case may be; many companies, however, require a monthly examination of the books, vouchers, receipts, and payments, etc. This method is much more satisfactory than the yearly audit, because the auditor is enabled to keep "tab" on the employees, and to detect any errors that might unavoidably creep in. There is a probability, however, in this case, of entries being inserted back of the audit, or of changes being made in amounts; these points the auditor must be ever on his guard to detect, or prevent, if possible, by a certain system of checking known only to himself. Where there is a good system of "internal check" there is seldom ground for suspicion, for experience shows that collusion among the clerks of an office is

seldom practiced. An internal check is carried on by having the office force so arranged that every transaction must necessarily go through two or more hands; in this way an employee cannot change an amount, make a wrong entry or practice fraud without the co-operation of one or more of his fellow employees, nor can a mistake be made without the possibility of immediate detection. In addition to these safeguards it is always well to engage a professional auditor, whose duties it will be to prepare the final statements and balance sheet and verify the assets and liabilities, general accuracy of the accounts, etc. The head of a business owes a duty to his employees, as well as to himself, to see that there is such a check upon the office staff as will eliminate the opportunities for wrongdoing; this may be accomplished by a well arranged internal check and a continuous verification of the accounts by an independent auditor.

The large Canadian banks, with their extensive system of branches, may be cited as an example of systematic arrangement of internal work: the work of necessity goes through several hands, and the clerks are frequently changed from one post to another, precluding entirely the possibility of trickery. A clerk is also transferred quite frequently from one branch to another (and generally without further notice than a telegram to the Manager under whom he is working, advising that he leave at once for his new post), therefore any attempts at fraud or collusion are completely foiled. In addition to this safeguard, the Bank Examiner is liable to drop in at any time.

THE SCOPE OF AN AUDIT.

It should be remembered that an audit is not simply to check the amounts posted from the books of original entry to the ledger, prove the additions of the Cash Book, check the balances from the Ledger to the Balance Sheet, verify receipts and payments, examine the vouchers, etc. While these are essential, they by no means constitute a complete audit. In addition, the auditor by virtue of his appointment undertakes to:

- Examine the correctness of the accounts under audit.
- Verify the liabilities and the present value of all assets.
- Present properly constructed accounts and balance sheets to his clients.
- Certify such accounts and balance sheets in strict accordance with facts, and where necessary report thereon.

The above outline is quoted from a leading Scottish Accountant and very thoroughly covers the ground. If the auditor faithfully performs all the requirements devolving upon him, there need be no difficulty in detecting the different errors that from time to time creep in, viz:

- Errors of Omission, leaving out, accidentally or otherwise, business transactions and entries that should be recorded.
- Errors of Commission, that is, entering transactions that did not take place or entering them incorrectly or entering them a second time.
- Errors in mechanical work, such as mistakes in arithmetical calculations, as making out bills incorrectly, mistakes in posting, etc.
- Errors of Principle. These are such as may be made by people who are not proficient in the science of accounts or finance, such as capitalizing of revenue items, etc., and those that are contrary to the laws of the land or by-laws of the company.

The auditor should not spend all of his time, as many do, in looking for the third-class of errors, as this is the kind he is least likely to find. Nine-tenths of the crookedness in books is perpetrated under cover of the other three kinds of errors. Defalcations are generally committed by persons who thoroughly understand the books of the business, and these defalcations are so cleverly covered up as to tax the skill of the auditor to the utmost. This fact should be kept in mind, and where fraud is suspected he should be more careful in critically examining every transaction in detail; every erasure, alteration, cross entry, and interline should be carefully examined, for every dash, dot, or character may have a meaning.

QUALIFICATIONS OF AN AUDITOR.

It is not an easy matter to state just what the qualification of an auditor should be, but the qualities that go to make a successful auditor may be briefly indicated. Undoubtedly the higher his educational attainments the better, but, in addition to this, a special training for his peculiar duties and responsibilities is absolutely necessary. He should be a man of reliable character, having good judgment and plenty of "back-bone". He should be a man of uncompromising integrity, acquainted with his duty and willing to do it without fear or favor. He should thoroughly understand financial and business matters, and have a working knowledge of the principles of political economy.

So much depends upon the skill and judgment of an auditor in the infinite variety of circumstances with which we will be confronted, and there are so frequently occasions when he may be called to demonstrate his views, that a special training for such duties will be found invaluable. He should therefore have a thorough knowledge of bookkeeping in all its phases and be a good accountant. An accountant is likely to be a good bookkeeper, but the bookkeeper may be far from being an accountant. The bookkeeper may be able to do only routine work such as posting, etc., but may not thoroughly understand the principles of bookkeeping, nor the bearing of one account on another, nor the relation between capital, revenue, etc. Such a man would be of no use as an auditor; he works mechanically and not by principle, and his accounting knowledge extends no further than the requirements of his particular set of books. It is a common thing to see auditors appointed by trading and financial concerns, societies, churches, etc., who know absolutely nothing about the science of accounts, nor even the first principles of conducting an audit; the main qualification would seem to be that the particular person appointed had a "pull" with the officials or that he had exhibited at times an aptitude for figures. No one will dispute the fact that there is absolutely too much faith put in the so-called auditor, and that sooner or later the crash will come which will show conclusively the fallacy of such appointments. Where two persons conduct an audit it may be sufficient that one of the two be a professional man while the assistant be a man capable of doing accurate checking, etc., but it must be understood that the audit is under the direction of the professional.

In England it is necessary to serve an apprenticeship of five years under articles with some reputable public accountant before being entitled to the distinctive title of auditor. While that is not required on this continent, it behooves the person who aspires to the position of auditor to secure

as much practical training as possible with some good firm, as bookkeeper, and later to engage as assistant to some professional accountant in order that every detail of the work may be mastered.

The next article will be devoted entirely to the details of an audit.

Commercial Geography in Current Literature.

MISS LAURA V. HORNE.

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Shortening Time Across the Continent. Henry Herbert McClure. National Geographic Magazine, August, 1902.

From New York to Chicago in Twenty Hours. Russell Doubleday. World's Work, August, 1902.

RUSSIA.

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GERMANY.

The Anti-British Movement in Germany. O. Eltzbacher. Nineteenth Century, August, 1902.

COTTON.

Cotton Manufacturing in the North and South. Henry G. Kettredge. Guntton's Magazine, August, 1902.

THE SOUTHWESTERN STATES.

The Great Southwest. The Tragedy of the Range. Ray Stannard Baker. Century, August, 1902.

RICE.

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The Commercial Position of the British Empire. Benjamin Taylor. Forum, September, 1901.

FURS.

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CUBA.

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ECONOMICS.

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Will Our Commercial Expansion Continue? Hon. O. P. Austin. World's Work, August, 1902.

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The Education of a Stenographer.

PAPER READ BY MRS. M. L. VEENHUIJZEN, PRINCIPAL ALPEN BUSINESS COLLEGE, ALPENA, MICH., BEFORE THE SECTION OF BUSINESS EDUCATION, AT THE N. E. A. CONVENTION, MINNEAPOLIS.

As seventy-five per cent. of stenographers are employed in business offices, the opinion of business men as to what should constitute the equipment of a shorthand secretary or general office amanuensis is of first importance to us in determining the essentials of a stenographer's education. The employing public, not the schools, set the standard of requirement which is steadily moving upward, and the schools training in this particular branch of practical education fail in their duty if they do not elevate their standard of proficiency in proportion to the advance in the demand. As indicating how high that standard is, I insert a few of the replies I received last month from a number of prominent business and professional men to whom I addressed these questions—

SOME PRACTICAL QUESTIONS.

1. Wherein do stenographers most frequently fail to meet the requirements of business offices?
2. Where do you place the responsibility for these defects?
3. Considering a practical course of stenography, what would you advise as to
 - a. Content of curriculum.
 - b. Speed requisites in both shorthand and typewriting.
 - c. Tests—in other words, what proficiency would you require for a certificate or diploma?

SOME THOUGHTFUL ANSWERS.

The president of a corporation which has made itself felt in trade matters during the past year, wrote—"A stenographer should, first of all, be intelligent, quick to catch the language and meaning of the dictator, reliable in spelling, and use of good English, able to punctuate and paragraph a letter, and arrange it pleasingly without being told. She should at least know the elements of bookkeeping, and be able to make good letter-book copies and to classify and file letters and papers so that she can produce them without delay. The ideal stenographer for any business man's office, must be neat, methodical, and secretive. The stenographer who does not understand that the secrets of the office should never pass beyond the office door, is dangerous. Schools should train particularly on this point. Also, a business stenographer should be good in figures and ready in the correction of errors of all kinds.

Who is to blame for the great number of inefficient stenographers? The schools. They don't require enough special as well as general ability. The length of time is too short. It should certainly take as long to make a good stenographer as to make a good dentist, civil engineer, etc.

Another wrote: "A good stenographer is one who can spell and punctuate and who is generally well informed. Shorthand without a good English education back of it simply qualifies some young man or woman to be an aggravation—a thorn in the flesh—to busy people. We have just discharged a 'steno' who, in transcribing a recommendation of our head chemist, made the statement, 'He is a thinker,' read 'He is a thin cur.' Can't you teachers weed out such unpromising material? Seems to me this is where your duty lies."



A lawyer wrote: "As you know, I lean decidedly to the culture requirements of a stenographer's education. Thorough drill in English, composition, business forms and customs, legal papers, and a general knowledge of English literature and history, and familiarity with the elements of the sciences which are such an important factor in the business of today, are as necessary to the stenographer as ability to take dictation and manipulate a typewriter."

Here is the opinion of a successful teacher of shorthand: "I wish to think of the profession of stenography seriously—as a distinct business venture, rather than as a temporary makeshift leading to 'something better.' A groundwork of English, composition, spelling, and punctuation must be had by every stenographer. In addition to these, for the better class of positions, a considerable knowledge of bookkeeping, familiarity with business papers, and a great deal of information of a general nature, increase a stenographer's usefulness very greatly." And another writes:

"The crucial test of knowledge of English is composition. One who can read good literature intelligently, and can write English with purity, force, and clearness, has a sufficient command of the language to meet the needs of anyone except the professional instructor."

ESSENTIALS.

In the light of these replies, and from what we hear and read on all sides, we have a pretty good basis from which to figure out the essentials which should enter into the training of a stenographer.

Native ability, the quality known colloquially as "gumption," scholarship; these are the things required to make stenographic service effective. Not the least important of these requisites is "gumption," used in the sense of ready perception and discrimination, quick discernment, acuteness, common sense. The stenographer who has not "gumption" is a nuisance, and the uneducated one, a sin on the part of some school.

But what shall we do with the students who lack this sense of the relation of things? Don't try to make stenographers of them; that is all. Advise them to take some other course, or keep them at other work until the quality of "gumption" is acquired. In this day of liberality in school matters, there is seldom any excuse for mistake in the selection of the trade or profession best adapted to any student's particular abilities, requirements, and the time at his disposal.

No matter what other sins we may have to answer for, let us see to it that turning out poor stenographers isn't one of them. There is no sense in it, no cause for it. Young men and women who haven't gumption enough to get a serviceable knowledge of good English and to broaden out along general educational lines, should not be allowed to continue the stenographic course in any school. We, as teachers of technical branches, are responsible for the quality of the work we turn out in exact proportion to the power we have of creating the standard of qualifications. The proprietary schools are not more free in this respect than the public schools, and the teacher of business subjects who does not feel that his responsibility is first, always, to the profession he represents, fails in that highest attribute of a teacher—that which makes for character in his students.

STENOGRAPHY SHOULD NOT BE OBLIGATORY.

Business education within the scope of secondary schools naturally divides itself along two lines, bookkeeping and stenography. Necessarily, these two courses of study overlap, and there are those who advocate that, especially in the public schools, there shall be only the one commercial course, made up of bookkeeping and correlated branches plus stenography and typewriting; but it is hardly fair to the students who wish to prepare for positions as bookkeepers only to make stenography and typewriting obligatory. Ability to do business and record business are the requisites of the bookkeeper or business manager. The successful bookkeeper need not be able to write shorthand nor operate a typewriter, but the successful business stenographer must know something of bookkeeping and business practice, commercial paper, etc. Hence, it is the stenography course, which, in the secondary schools, should require the longer time and greater preparation.



MRS. N. L. VEENFLIET.

THE AMANUENSIS MUST BE WELL EDUCATED.

If there is any one person in a business office who should be well educated, it is the amanuensis. The brains of his employer flow through the stenographer's fingers, and the correctness of the rendition depends as much upon the stenographer's literary ability as upon his skill as a shorthand writer and typist. He must possess the seven cardinal virtues of business: Honesty, accuracy, self reliance, punctuality, industry, neatness, secrecy. The cultivation of these qualities during the training period should keep pace with the growth in perception and knowledge, manual dexterity, and mental cleverness.

Within the last ten years stenography has developed into a profession almost limitless in its opportunities for advancement for both men and women. Business college employment departments, the typewriter companies, and other agencies of supply cannot begin to meet the demand for competent stenographic help. There need be no feeling of rivalry between the departments of shorthand in the public schools and the private schools. Both working together will not turn out capable stenographers in greater numbers than business demands.

THE MALE STENOGRAPHER IN DEMAND.

Especially is this true of male stenographers. Last year the employment department of one prominent typewriter company placed 16,247 stenographers in seven of the largest cities of the United States. Of this number less than twenty-nine percent were men, although the number of calls for men stenographers through these seven agencies alone footed up forty per cent., a fair average of the discrepancy between the demand and the supply for this kind of stenographic help throughout the United States.

The Government pays men stenographers \$1200 a year at the beginning, which is increased to \$1400 in six months if the service is satisfactory; but even at these figures, Uncle Sam cannot secure all the men stenographers he needs; and the demand is equally great from business and professional offices.

This demand for men stenographers does not indicate any desire on the part of the Government or of business or professional offices to supplant women stenographers. Last year's marvelous increase in the number of women stenographers placed in good positions indicates that stenography has opened up to women a source of permanent as well as profitable employment; but there is a class of stenographic work for which young men are especially desired, and it will be matter for congratulation if the public schools are more successful than the private schools have so far been in inducing young men to fit themselves for amanuensis work.

By making the course sufficiently thorough on the side of business training, the stenography course should attract both sexes equally.

A SUGGESTIVE SHORTHAND COURSE.

I herewith submit a course in stenography, which, probably, will require two years of high school time, because of the long vacations, short hours, and class-plan of work.

Stenography—Theory of stenography, according to system used. After the textbook part of the work, with daily drill in phonetics, carefully planned dictation exercises leading to accuracy and speed in taking and transcribing business letters, literary, legal, scientific, and historical matter, contracts, specifications, etc.

Time—Throughout the course.

Tests—1. Ability to take new matter easily at a minimum rate of 100 words a minute and read back in the same time.

2. Ability to write in one hour from 6500 to 7500 words of new matter, covering a wide range of business subjects, general information, legal papers, contracts, ordinary correspondence, etc., and to make correct transcriptions of same on the typewriter in not to exceed four hours.

3. Ability to take lectures, sermons, testimony, depositions, etc., and transcribe same correctly.

Typewriting—Expert or piano method (correct position; proper stroke; location of keys not dependent on sight; use of all the fingers; continuous movement of the carriage, the hands writing as the eyes read.) Word exercises, study of leading machines, plain copying, copying from rough draft, legal and business papers, invoicing and tabulating, making carbon copies, duplicating processes; letter press work, indexing and filing, writing from dictation, speed drills, arrangement of subject matter as to



headings, margins, spacing, paragraphs, etc., and adjusting the matter to the size of the paper.

Practice—Practice daily throughout the course to insure nimble fingers, pliable wrists, quickness and accuracy of sight in following copy, and keen development of the sense of location.

Tests—1. Ability to copy plain manuscript or printed matter at the minimum rate of thirty-five words a minute for one hour, the transcript to be well arranged, accurate, free from erasures or faulty typing.

2. Ability to write accurately from dictation, a half hour at a time, new matter at a minimum rate of fifty words a minute.

Bookkeeping—Thorough grounding in the elements of single and double entry bookkeeping, business practice, simple transactions introducing the ordinary record books, business forms, practice in making deposits and keeping bank account.

English Language—Spelling, pronunciation, word study, composition, punctuation, letter writing, grammatical principles, rhetorical principles, dictation, synonyms, essay writing, sum and structure of the paragraph, impromptu writing, proof-reading.

Literature—English and American classics, with particular attention to prose style.

Selected reading, as a basis for speed practice in both stenography and typewriting.

Selected plays of Shakespeare.

History and Biography—American, English, general. History, biography, and literature can well be handled through dictation, weekly quizzes, and assigned readings.

Arithmetic—Practical problems covering every subject of business arithmetic, daily drills in rapid calculation, speed practice, metric system, wages and pay rolls, foreign money and exchange.

Current Events—

Correspondence—Arrangement and style of letters, exercises in correcting, condensing, expanding. Study of letters relating to special subjects, contracts, sales, credit, collections, social letters and forms, telegrams, circulars.

Business Forms and Customs—Commercial paper, invoices, vouchers, bills of lading and manifests, discounts, securities, collections, filing devices, card index.

Penmanship—A plain rapid business hand. Time, at least one hour a day until proficiency is attained.

Commercial Geography—A general survey of the subject with emphasis on the commercial, industrial, and economic geography of the United States.

Commercial Law—Fundamental principles governing the ordinary activities of business; paying particular attention to contracts and negotiable paper, principal and agent, common carriers, bailment, partnership, etc.

Civics—Constitution of the United States; principles of government. Dictation from any good text on Civil Government.

Elementary Science—(Taught principally through dictation): natural history, geology, chemistry, physical geography, physics.

Conversation and Impromptu Speaking—One hour a week.

Electives—To those who have good standing in the principal branches of the courses—algebra, elementary geometry, Latin, Spanish, French or German.

In my own school, this course has been in operation for a little over three years, and has resulted in stenographers of creditable

mental development and intellectual power.

The average time for the completion of the course has been fifteen months. We work on the credit plan, and how long it takes any student to get the required number of credits for graduation depends entirely upon himself—his previous preparation, natural ability, application, and the number of hours he works each day. He may, at any time, ask for an examination on any subject of the course, and showing the required proficiency, he is given credit.

SHORTHAND COURSES NOW TOO SHORT.

In conclusion, I take the liberty of quoting from a paper read by Mr. Charles McGurkin before the National Shorthand Teachers' Association last year: "Allow me to suggest a thing which has long been a handicap to school men and educators in stenography and typewriting, and which, in my opinion, should be corrected at the earliest possible moment; namely, that of the too short period of tuition prevailing in the schools throughout the country. Six and eight months within which to perfect a pupil for the work is, I believe, the average period now obtaining in the majority of schools. This time is much too short, and especially in this day, now that typewriting has taken its place as a co-ordinate necessity with stenography, and demanding such careful and thorough instruction."

Craining for Business.

ADDRESS BY J. M. ANDERSON, PRESIDENT
OF THE METROPOLITAN MUSIC CO., MIN-
NEAPOLIS; GIVEN BEFORE THE
BUSINESS EDUCATORS' SECTION
OF THE N. E. A., AT THE MIN-
NEAPOLIS CONVENTION.

Prior to the Civil War, we were an agricultural country. We had as yet scarcely made an impression in the manufacturing and commercial world. Our whole industrial system was crude and primitive as compared with today. With the exception of our railroads, we had no great corporations, as we now understand that term, and even these represented but insignificant accumulations of capital.

The small merchant at the cross-roads was at once producer, manufacturer, and distributor, furnishing the raw material, producing the finished products, and sending them into the market.

Our vast public domain west of the Mississippi was as yet almost untouched. We were regarded by the nations of Europe as an isolated, undeveloped nation of uncertain future, not to be reckoned with in the great world movements of commerce. Then followed the Civil War. From this we emerged with the eyes of the world upon us, slavery banished, and the stability of republican institutions forever settled. A new era of invention was already dawning, and it led to such development and expansion as the wildest dreamer has never conceived. In this we shared in common with the nations of Europe. The world noted in us the beginnings of new life, energy, and development. Whereas, from 1789 to 1876, or practically the first century of our history, our imports exceeded our exports by one thousand millions of dollars; from 1876 to 1897 or 21 years, our exports exceeded our imports by four thousand millions, and from 1897 to 1902 or in the past five years, our exports exceeded our imports by two thousand six hundred millions.

THE RELATIVE COMMERCIAL POSITION OF THE UNITED STATES.

Our industries may be placed under three general heads: production, manufacturing and commerce, or interchange of commodities. In each of these we are now the dominating factor among the nations. An unparalleled immigration set in following the Civil War, rapidly settling our Western States, and the product of our mines and farms doubled again and again, until at the present time, with but five per cent. of the world's population, our mines are producing thirty-nine per cent of the world's minerals, and we are cultivating one-fourth of the cultivated land of the earth. We contribute twenty-three per cent. of the world's agricultural products, or more than four and one-half times as much as our proportion of population. We supply thirty-four per cent. of the world's manufactured goods, or nearly seven times as much as our proportion of population. (Henry Gannett in *May Forum*.) In manufacturing we bear the following relations to our leading competitors: United States one hundred, England forty-four, Germany thirty-five, and France thirty. Thus it will be seen that our manufactured products exceed by more than twenty-five per cent. the combined products of our two nearest competitors.

In foreign commerce, we rank third. The relative position of the three leading countries may be represented as follows: England eighteen, Germany ten, United States nine. (Prof. Monaghan, U. S. Consul, Chenitz, Germany.) Our ocean tonnage already outstrips all continental powers, and ranks second only to England.

We have in operation two hundred thousand miles of railway, or more than the entire continent of Europe, and our railways give employment to more than one million men. Of the six billion dollars annually earned in transportation by all nations, we are now earning thirty-four per cent. or nearly double the earnings of England, our nearest competitor. The mind cannot grasp the magnitude of these figures.

SELF-SATISFACTION DANGEROUS TO OUR SUPREMACY.

It may be asked what all this has to do with education—indeed, our unrivaled successes are sometimes urged in evidence of our superior training, and have led to the belief that in education, as in other things, we have little to learn. It is not strange that we have failed to note the need of better preparation for the new problems imposed by our stupendous growth, nor that we have indulged in self-adulation, attributing our marvelous success in the great struggle which is stirring the nations to our own superior intelligence and skill. We have said to ourselves,—"Surely such results sufficiently vindicate the methods and forces which produced them." We hear much of Yankee ingenuity, and plume ourselves upon the brilliant achievements of our manufacturers and merchants. We have come to believe that all this unexampled prosperity is due to the special skill of American workmen, and the superiority of American methods. This comfortable doctrine is lulling us to sleep. No greater fallacy ever threatened the prosperity of a nation or pointed the way more unmistakably to sure defeat; we have persistently ignored other easily discoverable causes of our prosperity. Let us look for a moment at conditions as they actually exist.

THE UNITED STATES A STOREHOUSE OF RAW MATERIALS.

It must be conceded that during the first century of our national life, we enjoyed simply a healthy normal growth. Our rapid growth, commanding world-wide attention, dates from about the last quarter of the 19th century, or from the beginning of that era of invention to which I have referred. The partition of Africa had not yet begun, in fact, that continent was still unexplored; the Dominion of Canada was in a very real sense yet unopened; Australia was as yet but a continent of struggling colonies, and the great domain of Russia was still unknown to the outside world. Thus, it will be seen that, until a comparatively recent date, we have enjoyed the unique distinction of furnishing practically the only source of the world's supply of raw materials. Providence has furnished ready at hand practically every element that enters into our great manufactured products. These are within our borders and we have only to appropriate them to our use. England, on the other hand, has been forced to buy and pay freight upon practically every pound of material going into her great factories, and the same thing, to a less extent, has been true of Germany and France.

The advantage which we have reaped in this matter, can hardly be over-estimated. The American farmer cultivates on an average forty-four acres, his annual produce having a value of nine hundred dollars, as against thirteen acres for the French farmer, with a value of five hundred eighty dollars, and eight acres for the German farmer, with a value of five hundred ten dollars. Thus the superior methods of the German farmer produce more from one acre than the American produces from three. With the early disappearance of our free lands, and the progressive reduction of the area filled per man, we are to gradually lose our capacity for production as at present compared with the continental farmer. In fact, we have already begun to realize the new competition with which we are face to face in the vast domains of Northern Russia, Western Canada, and Australia. Each year is to drive home upon us the consciousness that we no longer stand as the world's only supply of agricultural products and other raw materials.

THE IMPORTANCE OF MODERN EQUIPMENT.

A second advantage contributing largely to our unrivaled advancement in manufacturing, lies in the fact that we are a new country, having no traditions to break down and unfettered by prejudices or long established customs, which have crystallized into national habits. Our shops and factories, and, in fact, our whole industrial system, is of recent development, ensuring newest types in equipment and most modern improved methods. Europe, on the other hand, is passing through a transition period, bound down with established customs, and loaded down with equipments too obsolete to permit of largest results, and yet too valuable to be discarded. In this matter we bear the same relation to European countries that the newly equipped factory bears to the plant of ten or twenty years ago, which still retains tools of obsolete pattern and capable of but indifferent results.

Much,—I think I may say most,—of our success in our world's competition, can be traced to the two causes just enumerated, namely: free raw materials and newest equipments.

OUR FOREIGN PUPILS MAY SURPASS THEIR TEACHER.

It is time that we were disillusioned in these matters. Europe is waking up. England, Germany and France, are putting on modern ways, and adopting machinery and equipments of the very newest type. They are discovering the secrets of our advancement to the first place in the world's trade. In the two elements, namely: raw materials and new equipments, contributing most largely to our advancement, our wings are already clipped, and we are to be increasingly fettered until, in the not far distant future, we shall be stripped of our advantages arising from these two sources. When deprived of our advantage in method, equipment, and raw material, we must then stand on an equal footing with our competitors across the water. We shall then be thrown back upon the efficiency of the individual artisan, and our supremacy must be held,—if at all,—by his superior intelligence and skill.

It is significant how England, France, and Germany, have met our menace to their industrial development. Denied the advan-



MR. J. M. ANDERSON

tages which we have enjoyed in cheap materials and modern equipments, they have addressed themselves to the scientific study of their varied industries, and have established technical schools, bringing to bear upon their industrial system the world's highest scientific knowledge and skill.

Germany offers the most forceful example of what can be accomplished in this way. Fourteen years ago, her young ruler came to the throne. He was met by hostility and the persistent opposition of the powerful conservative element. He was looked upon at home and abroad as an impulsive young man, unfit to assume the responsibilities of State, yet by his restless intelligence he has overcome every obstacle, and through wise commercial legislation and the fostering of commercial and technical education in his empire, he has forced Germany into the very front rank of industrial nations. This he has accomplished in little more than a decade.

Unless we follow his example, it is questionable if we are to hold our present position in the world's market.

THE SCIENTIFIC STUDY OF BUSINESS INDISPENSABLE TO OUR FUTURE WELFARE.

We hear much about our present industrial system eliminating the need for intelli-

gent operators and reducing the artisan to a position calling for no responsibility or intelligent action. We hear of the operator being "Chained to his machine," and becoming "An unthinking automaton,"—about the great aggregations of wealth denying the individual worker the privilege of rising, etc., etc. No greater fallacy was ever conceived or enunciated. In no age have we needed greater intelligence, or moral responsibility. There was a time when it could be almost literally said that every man looked after his own affairs, superintended his own business, and in large measure executed his own orders and wishes. But with our increasingly complex industrial organization, it is literally true today that the business of the country is transacted by paid helpers. The tremendous interests involved are henceforth to be cared for by clerks, operators, superintendents and managers, who have no direct interest in the enterprises for which they strive, except the consideration of salary. Our industrial conditions demand a higher average of disseminated intelligence than ever before, and conditions which confront us demand that we adopt, and at once, the special educational methods which are rescuing England, Germany, and France from threatened commercial extinction, and which are holding them in the front as our powerful and successful rivals.

It cannot be disputed that in view of our recent national expansion, as a result of the Spanish War, our destiny is to be largely determined by our relation to the world's markets. Thirty years ago, this would have been heresy,—today it is accepted without argument. Our manufacturing and commerce are to play an ever increasing part in our national prosperity. To neglect or retard either, invites national disaster. To state it in positive rather than negative terms: there is no more imperative duty confronting the American people than the instant establishment of conditions which shall not only conserve, but develop to the highest point of efficiency the three great fundamentals of our future prosperity: namely, production, manufacturing, and commerce.

SPECIAL EDUCATION FOR THE MASSES.

Most of our states are now offering complete facilities for the young men who wish to enter the learned professions. The law, medicine, and theology are deemed worthy of assistance, and the young men who enter these professions, find the avenues of preparation open to them. In view of new conditions and our rapidly widening national horizon, are these professions more important in their bearing upon our future than the intelligent fostering of our productive forces? What are we doing for the young men whose tireless industry is working out national destiny? Statistics show that in the year 1900 there were but 150,000 young men and women enrolled in the business and commercial colleges of the whole United States. Of the male population engaged in gainful occupations in this country, only a little more than one per cent. are in the learned professions (U. S. Census, 1890). The other ninety-nine per cent. find their way into, and are absorbed in, our industrial system. For this ninety-nine per cent. we provide the common schools, and our colleges. It is safe to say that at least ninety-five per cent. never get farther than the common schools. Aside from a very few technical courses, such as engineering in its various branches, we are doing practically nothing in specialized education for

W. B. Confin.

H. C. Point.

G. A. B. Brier.

J. H. Ranner.

BY FRANCIS B. COURTNEY, WOOD'S BUSINESS COLLEGES, NEW YORK CITY.

this great mass of workers, who are to be the determining factor in our national prosperity.

In every line of business, the ceaseless quest goes on for better help—for men of trained hand and brain, for men of exact knowledge who can deliver the merchant and manufacturer from the slow and wasteful process of education through which his helpers and operatives must pass. Every man in business knows that the problem most difficult of solution, is the procurement of competent help, and that the growth of his business is to be largely determined by his success in solving that problem. What business man has not exclaimed in utter discouragement after some vexing experience with incompetency: "If you want anything done well, do it yourself?"

Every state in the Union should provide for her sons and daughters the highest possible form of instruction adapted to the special industries of that state, and should open to her citizens, without tuition fees, the opportunity for the highest possible attainment in these special lines. This technical and commercial instruction might begin,—say in our high-schools, the courses to be elective, and to lead directly to departments of commerce in our great universities, so that the young man who plans to enter the great mercantile institution, or to engage in railroad, commerce, or manufacturing of any kind, may fit himself with all the accurate scientific knowledge obtainable upon the special department of usefulness which he purposes to enter. Divorced from sentimental reasons and placed purely upon economic grounds, no better investment can be made by any state. A single illustration will suffice to emphasize this point.

SPECIAL EDUCATION IN MINNESOTA.

Some years ago the state of Minnesota established a practical school and college of agriculture in connection with her State University. While pursuing the scientific study of all subjects touched upon, the work was of the most practical nature. The young men and women were instructed in such subjects as chemistry of the soil, chemistry of food, care and breeding of stock, dairying, the study of grasses, blacksmithing, carpentering, cooking, sewing, etc. In the one item of dairying, the state has probably been repaid for its total expenditure. Ten years ago Minnesota was not thought of as a dairy state. Today we have 600 creameries, most of them the result of instruction and encouragement from the agricultural college. Minnesota

dairy products have, in recent years, taken a larger percentage of prizes than similar products of any other state at fairs and expositions, where, in some cases, nearly every state in the union competed. At the Omaha exposition, she captured more than 50 per cent. of all prizes and against all competitors. Her butter is recognized in Eastern markets and even in London as of the very choicest quality. In one instance, a large New York dealer offered to take the entire output of one of Minnesota's largest creameries and to pay a cent and a half a pound more than the highest market price. The scientific methods resulting in marked improvement of both quantity and quality of the state's agricultural products, is repaying her many times over for the cost of maintenance of this agricultural college.

What Minnesota is doing for her farmers, every state should do for its leading industries. Every distinctive industry should be fostered in the same way, and at public expense, under conditions making these advantages attainable to the humblest and poorest citizen without money and without price.

PROSPERITY IS BASED ON INTELLIGENCE.

In its last analysis the prosperity of the State must rest upon the intelligence of her citizens. If that intelligence be so fostered by the State as to contribute directly to her capacity for production, she has at once served the best good of her citizens and her own highest interests. The best type of service is that which results from genuine interest. The drudge who follows a daily round of toil having for him no fascination nor absorbing interest, is wearing out an existence but little removed from slavery. The seeds of unrest and anarchy are easily planted in such soil, but the hand that is driven to the commonest labor by an enthusiastic intelligence, is seldom raised to destroy the fruits of that labor. The highest interests of both individual and state demand that our present educational systems be so expanded as to embrace most thorough and comprehensive industrial, commercial, and technical instruction. Our failure to recognize this imperative need must greatly impede our splendid progress toward the world's industrial supremacy, if indeed it does not lose for us the position we have already attained.

Concerning the Shorthand Program of the Milwaukee Meeting.

It is the intention of the Executive Committee to so shape the program as to compel

the entire shorthand section to take active part in the exercises. The time-honored PAPER does not seem to accomplish this. It is apt to assume ideal environments and conditions in the schoolroom, and thereupon construct an impracticable method. The result is that seekers after light are discouraged rather than informed and stimulated. It is proposed to treat the association as a class under the leadership of certain selected teachers. Each leader shall state his environment, length of course, teaching force, special treatment of illiterates, and all similar points affecting results, and then show how the work is handled under such circumstances. Under this leadership the members will have opportunity to state and illustrate individual experiences. Supplementary to this class work, exhibits of shorthand and type-writing will be expected from the various schools represented by the membership. This exhibit is not expected to be a fancy one. It is taken for granted that any school can turn out fancy work. The best of schools, however, have troubles galore, and we want an exhibit of those troubles, together with the method of remedying them. Send in a few beginners' note books; also a few typewritten transcripts of those in a dictation class, accompanied by the shorthand notes—all the work showing the teacher's markings of errors; also any other practical work that would add to the interest of the exhibit. These exhibits should have the name and location of the school and the name of the teacher conspicuously endorsed upon them. Don't be afraid to send in an honest exhibit. If you have troubles, be consoled by the fact that there are others.

It is not intended to dispense with papers entirely; they have their province. Mr. William Whitford, of Chicago, the eminent medical reporter, has promised one. One, also, will be presented by Mr. Francis E. Lester, of the New Mexico College of Agriculture and Mechanic Arts, on "English-Spanish Stenography," a subject forced upon our attention by the rapidly-growing intimacy of our relations with Spanish-American countries.

The preceding statement is to some extent tentative and subject to revision by the other members of the executive committee—Mr. Jerome B. Howard and Mr. John K. Gregg. I trust, however, it will have the effect of stirring up those interested in having a thoroughly instructive meeting at Milwaukee, and induce them to help the committee with needed suggestions. Who shall lead the classes?

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It reaches practically all persons interested in commercial education and in penmanship in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are; many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

True Progress.

Progress in writing—in long hand writing—like in most things, is the result of slight changes in numerous ways. The use of arm movement makes writing easier in execution. The employment of simple forms makes writing plainer and swifter. The suiting of slant to the individual makes writing characteristic and natural. Allowing one person to write a running style; another person a compact hand; another, a round hand; another, an angular style; and another, a large, or small, heavy, or true hand, makes writing individual and human.

To the extent that we encourage individuality in movement and form do we advance the cause of good writing, as there is no one way for all, but there is for each. One movement advocates; one slant advocates; one form for all advocates; one position advocates; each and all are wrong, in that they limit rather than extend the powers of the individual. If these people had had their way, or were to have it, we would have writing by law with injunction lawyers and

judges to imprison any one who might decide to write differently.

The true way is to aid the individual to discover which movement, which form, which slant is best for him, and to develop it to the degree of proficiency demanded. The true reformer points in the direction of the individual and not in the direction of his own pet system. The real reformer recognizes that there are many things which enter into and go to make up good teaching and good writing. Not movement alone, not form alone, not position alone, not slant alone, but all combined make good writing, and the modern teacher recognizes these things.

It is foolish to begin on but one string of a violin when there are four for that purpose.

A violinist may for a moment and for a special effect in tone or technic dwell upon one string, but he soon ranges from one to the other, and by so doing touches the various emotions of the human soul. So the true teacher of writing touches upon the various essentials in writing—form, movement, position, speed, etc. Not only does he play upon these elements of writing, but now and then he dwells upon this or that element in order, for the time being, to emphasize some essential. Indeed, at times he "harps" upon it to impress it upon the mind of the pupil or to drill it into the muscle.

One slant for all, one movement for all, one way for all are each and all giving way to some one way for each. The individual is being recognized, considered, studied, and developed as never before. Let the good work go on. THE *BUSINESS EDUCATOR* is not championing but one chirographic essential (hobbyizing it), but all that goes to make up good writing.

Vertical and Simplified Penmanship.

Vertical writing is all right for some persons, but we do not believe in forcing it on all. Some acquire it very easily, while others find it very difficult and incline toward the slant style. We believe in allowing much liberty in this particular and in encouraging individuality. No one slant is best for all, but it seems that there is one slant best for each. Teachers should endeavor to assist each pupil in finding his individuality in this particular. The same is also true of many other things as regards writing.

But the most valuable reforms are not to be found in the problems that concern slant, little slant, or no slant at all. The various slants and the vertical were used long before the vertical question was agitated in this country. It was all right for some then, but not for others. So some will continue to use the vertical, while others will use some other standard.

Simplification of form involves one of the true principles of reform.

Movement has been pushed to its utmost. Thousands of the best writers have practically reached all the speed that can be expected from movement, however it may be applied. And even the efforts of the best and quickest fall far short of the required commercial rate of speed in correspondence, which the typewriter has relieved.

If we wish speedier writing the forms must be simplified.



J. H. Bachtinkircher, of Lafayette, Ind., spent the summer writing cards in the Palmer House, Chicago. He did a very good business.

L. E. Dwyer, formerly in charge of the commercial department of the West Springfield (Mass.) High School, is this year in charge of that department in the Wakefield (Mass.) High School, at a very satisfactory increase in salary.

C. F. Moore, who owns a business school in Manitowish, Wis., has purchased of E. O. Folsom, the Sheboygan Business College, and is opening a new school in Kacine, Wis. Mr. Folsom is teaching for The Cream City Business College of Milwaukee.

F. W. Tambllyn, the able penman of Kansas City, spent the summer abroad, returning to this country August 21st.

L. M. Thornburgh, principal of the commercial department of the Paterson (N. J.) High School, spent a part of his vacation in Maine. His many friends will be sorry to learn that he has not been in good health. Everyone who knows what a noble work he is doing will wish him a speedy restoration to good health, with many years of usefulness before him.

N. S. Phelps, president of the Ellis Publishing Co., Battle Creek, Mich., has built a splendid sanatorium at Battle Creek, and has recently completed a reorganization of the Malta Vita Pure Food Co. of which he and his friends have a controlling interest, increasing its capital to \$5,000,000. He seems likely to become a second C. W. Post. Who says business college men cannot succeed in business? Mr. Phelps was for many years the president of the San Francisco Business College, and quit that position to found the Ellis Publishing Co. in Battle Creek.

W. P. Richardson, who has been in charge of the commercial department of The Heffley School of Commerce of Brooklyn, N. Y., will this year give his entire attention to the Brooklyn Law School, which he and Mr. Heffley organized last year.

At the annual convention of the National Shorthand Reporters' Association, which was held in Boston in August, C. C. Beale, of Boston, was elected second vice president. Shorthand writers and teachers everywhere know of Mr. Beale, and those who attended the banquet of the Eastern Commercial Teachers' Association in Providence will remember his felicitous speech. Mr. Beale is to be congratulated, as is also the Association of which he is an officer.

Jerome B. Howard will be the official editor for the Association this year, and those who take the *Phonographic Magazine* will get, as heretofore, all the news regarding the workers as well as the teachers in the world of shorthand.

A modest circular comes to us from the St. Johnsbury (Vt.) Academy, outlining the work of the commercial department of that school. It contains some striking before-and-after demonstrations of the ability of some of A. H. Barbour's pupils in writing.

We note with pleasure that Col. George Soule, of New Orleans, offers to his graduates, as prizes, two scholarships in Tulane University, the Harvard of Dixie. This is the proper spirit, more striking before-and-after demonstrations of the ability of some of A. H. Barbour's pupils in writing.

The publishing business formerly conducted under the name of McKean & McCauley, will henceforth be known as The Commercial Text Book Company. B. F. Williams, who has been with the Capital City Commercial College for several years, will give his attention exclusively to the publishing business. We wish the new company the utmost success.

The catalogue of the Cedar Rapids (Iowa) Business College is an attractive one this year, as usual. Although not so prolific in the penmanship of former students as ordinarily, there are samples of some beautiful work by W. C. Henning, together with some creditable work done by other teachers and pupils of this well known school.

J. S. Hamilton, of Clyde, Kansas, is now with the Iola, Kansas, Business College.

We learn that Wood's College, Newark, N. J., has the largest summer school in the history of the institution, and that the prospects are good for a record breaking attendance the present term.

A. L. Fischer, formerly of Lekoy, N. Y., is now connected with the Excelsior Commercial Institute, Rochester, N. Y. Mr. Fischer is quite a fine penman, and of course, is a supporter of THE BUSINESS EDUCATOR.

Mr. F. B. Courtney, who has been with the Iowa Business College, Des Moines, Ia., is now with F. E. Wood's New York Business Schools.

Mr. W. R. Phillips, of the Ohio University, is now employed in the Ohio Valley Business College, East Liverpool, O. F. T. Weaver, Pres.

R. J. Bennett, formerly with the Woodstock, Ont., Business College, is now connected with Peirce School, Philadelphia, in which institution he teaches Commercial Geography, Advanced Bookkeeping, and Business Methods. Mr. Bennett is a Chartered Accountant, and will no doubt prove a valuable addition to the faculty of the Peirce School, as we know this institution is recognized as one of the very first commercial schools in the U. S.

Mr. O. T. Johnson, a recent Zanerian boy, is now located with Darling's Business College, Fergus Falls, Minn. Mr. Johnson is a young man of more than ordinary ability, not only in penmanship but in business as well.

We recently learned that Mr. W. G. Ottewill, of the Quincy, Ill., Business College, recently took unto himself a life partner of the feminine variety. We wish the new alliance the success and happiness due it.

E. W. Vankirk is a new penman in the Salt City Business College, Hutchinson, Kansas. We learn that he is giving splendid satisfaction, and that he is establishing a reputation as a remarkable penman.

Mr. R. A. McDevitt, of Newcomerstown, O., is again with the Cleary Business College, Ypsilanti, Mich. A letter before us from his pen, that he is one of our very best penmen, producing as he does a remarkably neat and uniform page.

J. E. Milner, of Swifts, O., is now a teacher in the Actual Business College of Canton, O. Mr. Milner spent his summer at the Zanerian.

On July 24th, 1902, Mr. W. L. Thomas and Miss Lula Haythorn, both of Wichita, Kansas, were married. We wish them much happiness and prosperity.

Prof. J. E. Bowman has resigned his position as teacher of penmanship at the Actual Business College, Canton, O., to accept a similar position in the Edmonston Business College, Cleveland, O.

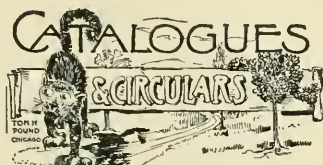
Miss Nina P. Hudson, of St. Johnsbury, Vt., has charge of the writing and commercial work in Cavanaugh's Commercial School, New Britain, Conn. Miss H. is one of America's most accomplished lady penmen, as well as a successful commercial teacher.

Appreciative Words From a Subscriber.

"Your journal has been to me a source of gratification and education. Its numbers having been so full of inspiration, intelligence and help, I feel that a recognition of the earnest efforts to make a journal of practical benefit to the profession is due you gentlemen, for the faithful, persistent, conscientious, able and thoughtful interest and effort manifested in every number to make it so."

Yours,
H. S. DAN DUYN,

No. 88 Lexington Ave., Brooklyn, N. Y.



The St. Johnsbury Academy issues a very neat envelope-size circular concerning the commercial department, demonstrating that this department is on a par as concerns thoroughness with our best business schools.

"What School?" is the title of a splendidly written but rather cheaply printed paper ferried from the well known high-grade Ferris Institute, Big Rapids, Mich.

"The Highland Park College Bulletin," Des Moines, Ia., is the title of a 32 page circular announcing the work of that educational institution.

Those interested in raised letters for sign work will do well to write to W. A. Thompson, Pontiac, Mich., for circulars.

Hesser Business College, Manchester, N. H., favored us with a very neat little brochure giving information concerning that school.

Wood's College, Newark, N. J., is putting out a profusely illustrated catalogue, indicating an unusually large school.

W. I. Staley, Principal of the Capital Business College, Salem, Oregon, is issuing some very neat and attractive advertising literature.

The Western Iowa College, Council Bluffs, Ia., R. A. Wiatt, President, favored us with an attractive little circular concerning that institution. Mr. Wiatt has recently purchased the interests of his partners and is therefore now sole owner, and reports a prosperous year.

Booklets from the Carlile, Pa., Commercial College indicate that that institution is prospering as usual.

The Smithfield Practical Business College, Richmond, Va., is issuing a 32 page pink-backed catalogue announcing the merits of that well known institution.

The Northampton, Mass., Commercial College, Jos. Ricker, President, R. P. Weaver, Penman, is putting out a very neat and tasty catalogue concerning that institution.

The Richmond, Ind., Business College, O. E. Fulghum, President, M. W. Cassmore, Penman, is issuing an attractive catalogue printed on cream paper, which has a very pleasing effect.

Clark's Commercial Colleges, Covington and Newport, Ky., W. D. Clark, President, and A. E. Hortenstein, Secretary, is putting out an effective catalogue, suggesting a high-grade institution.

"A Home Thrust" is the title of a booklet issued by the McKee Pub. Co., Buffalo, N. Y., in the interests of McKee's New Standard Shorthand.

A catalogue issued by Lanier's Southern Business College, Macon, Ga., gives one the impression of a good school. Mr. Merdman, penman in the institution, is a hustler as well as a skilled penman. The half-tone illustrations of the faculty are poorly engraved and poorly printed.

Huntsinger's Business and Shorthand School of Hartford, Conn., issues a catalogue distinctive for its quality rather than for its size. The scheme employed in covering and wrapping the catalogue is unique; the half-tone illustrations are really, and in text: high-grade, straightforward, and plain.

One of the best illustrated circulars containing a good variety of penmanship and pen work received at this office came from the well known veteran penman, A. H. Hinman, Hinman's Business College, Worcester,

Mass. Accompanying the same is a beautiful poster for the school made by Mr. E. L. Brown, Rockland, Me., with whose work our readers are familiar.

Mr. Hinman has trained many of America's finest penmen, and is himself second to no other in blackboard decoration.

Other Business College Advertising Literature has been received from the following: Parsons, Kans., Business College; The Macon and Andrews College, Memphis, Tenn.; Norfolk, Va., College of Commerce and Gregg Institute of Shorthand; Cannon's Business College, Lawrence, Mass.; Riverside, Cal., Business College; Oklahoma City, O. T., Business College circular.

Philadelphia Business College, Leuing & Waltman, Proprietors, placed in our hands a very neat and tasty little gray covered embossed booklet, announcing the birth of their school enterprise.

The Eaton & Burnett Business College and School of Shorthand, Typewriting and English, Baltimore, Md., issues a blue-backed catalogue of pages of good quality, though not elaborate.

R. D. Deming, Principal North Western Business College, Madison, Wis., issues a modest 32 page catalogue giving information concerning that institution. G. E. Spolin, the Penman, has some artistic work in the form of capitals presented therein.

Capital City Commercial College, Des Moines, Ia., submits one of the best catalogues received at this office. The illustrations are varied, telling and artistic, and the subject matter, straightforward and to the point. The faculty page is very attractive. The illustration of the rooms full of students are convincing.

"Santa Rosa Business College Journal" and Business University Educator is the title of a quarterly illustrated journal published by J. S. Sweet, Principal of said school, Santa Rosa, Cal.

The Prospectus of the Conn. Business College, Middletown, Conn., is received. The same is not very well printed. In our opinion the before and after specimens in writing do not show enough improvement to warrant the space given to them.

Darling's Business College, Fergus Falls, Minn., is a neatly gotten up affair, the most attractive feature of which is the striking portrait of the principal, D. Darling.

"The Griffin," Springfield, Mass., is the title of a very unique and frankly written school paper, which is issued, as is stated, as an "experiment."

The Battle Creek, Mich., Business University is issuing a journal somewhat out of the ordinary.

Child's Business College of Pawtucket, R. I., is a well printed, artistically illustrated, effective catalogue, though a trifle too much on the barn door order.

The best, most expensive, unique, and artistically printed catalogue of the month came from the Central Business College of Montreal, St. J. Shaw, Principal. It is printed in gold and purple with special corner designs, and has heading and side illustrations with portraits galore of students. Those interested in up-to-date business education should get this catalogue.

Boulder, Colorado, Business College, favored us with a twenty page catalogue, announcing the merits of that school.

"Recent Graduates," Iron City College, Pittsburg, Pa., is the title of a thirty-six page booklet, containing the names and addresses of pupils occupying positions of that noted school. It contains portraits of the Proprietor and the Superintendents of the Shorthand and Commercial Departments, together with a large number of portraits of students, the half-tone designs of which are artistic creations, and represent not small amount of money and enterprise.

The Salt Lake Business College, Salt Lake City, Utah, issues a catalogue of forty-eight pages, with numerous half-tone illustrations of the building and school rooms. The catalogue is a creditable one, and gives one the impression that Salt Lake City is the possessor of one of the leading Commercial Colleges of the country,



College advertising literature has been received from the following:

Manhattan Reporting Co., No. 1326 Tract Society Bldg., N. Y. City; Excelsior Commercial Institute, Rochester, N. Y.; Miner's Business Academy, Brooklyn, N. Y.; Capital Business College, Salem, Oregon; W. A. Thompson, Pontiac, Mich.; Brooklyn Law School, Brooklyn, N. Y.; Wolf's Business College, Hagerstown, Md.; Fireside Accounting Publishing Co., Battle Creek, Mich.; Goodyear-Marshall Publishing Co., Cedar Rapids, Ia.; The Spencerian Business College, Louisville, Ky.; The International Correspondence Schools, Scranton, Penn.; Brown's Ottawa Business College, Ottawa, Ill.; Northern Illinois Normal School and Dixon Business College, Dixon, Ill.; Logansport Commercial College, Logansport, Ind.; Northampton, Commercial College, Northampton, Mass.; Tubbs Business College, Charleroi, Penn.; Haverhill Business College, Haverhill, Mass.; Ohio Valley Business College, East Liverpool, O.; Heald's Business College, San Francisco, Cal.; Anderson Business College, Anderson, Ind.; National Business College, Vandergrift, Penn.

Eliert Hubbard's "A Message to Garcia" on deckle-edged paper, with an attractive cover, is the high-toned hint that accompanies a circular announcement of the Drake Business Colleges of Jersey City, Orange, and Bayonne, N. J. Eliert J. Gleason, the president of these schools, is an enterprising business man, as well as a successful commercial teacher.

A copy of "Shoemaker & Clark's School News," full of the vigor that characterizes Mr. Shoemaker's work, came to our desk recently. This enterprising school is rapidly forging to the front ranks in size as well as in thorough teaching.

Toland's Business University, F. J. Toland, Proprietor, submits a well printed catalogue of 80 pages containing scores of portraits of pupils holding positions, etc. The pronoun "my" seems to be a conspicuous word in its columns.

The Gem City Business College, Quincy, Ill., D. L. Musselman, Principal, in issuing its 32nd annual catalogue has illustrated a large, prosperous, and flourishing school, the attendance having been larger the past year than ever before with an outlook for still greater success. The printing, paper, and typography of the catalogue we think is inferior to the school it represents or to that employed in the average catalogue received at this office.

The Bay City, Mich., Business College is issuing a "Special Testimonial and Photograph Catalogue" which is thoroughly modern, artistic, and progressive in style.

"Reasons Why" is the title of a little deckle-edge, envelope-size circular issued by Isaac Pittman & Sons, No. 33 Union Square, N. Y. City. Their system has been adopted by the New York High School of Commerce.

The Union Business College, Quincy, Ill., is issuing a thoroughly high-grade, high-tone catalogue of 32 pages, oblong in shape and printed in what appears to be double tone ink. The illustrations are among the best we have ever seen, and the printing is superb, the half-tones appearing very much like actual photographs or photogravures.

Crane & Co., Publishers, Topeka, Kan., are issuing an eight page illustrated circular descriptive of their "Commercial Geography" by Walter H. Olin, M. S., Superintendent of City Schools, Ottawa, Kan. Those interested will do well to address as above.

The Bridgewater, Va., College issues a 68 page gray covered catalogue, ten pages of which are devoted to advertising the commercial department.

Georgia Normal College, Abbeville, Ga., Messrs. Little & Kuhl, Proprietors, greets its patrons this year with a purple colored catalogue advertising and describing a progressive, practical institution, of which the South may well be proud.

Heaney in Harness.

On July 10th, at Eldorado Springs, Mo., A. S. Heaney, of Providence, R. I., was married to Miss Alice V. Beitman, of Oklahoma City, Okla. Ty.

For some years Miss Beitman has been Superintendent of Schools of Oklahoma County, while Mr. Heaney, as most of our readers are aware, is the proprietor of the flourishing Rhode Island Commercial School.

The new firm intend combining their energies in carrying on the good work started in the Rhode Island Commercial School. We wish them much happiness and prosperity.

THE ROYAL ROAD TO BOOKKEEPING.

THE PROGRESSIVE COMMERCIAL SCHOOL WILL USE AND IS USING MODERN ILLUSTRATIVE BOOKKEEPING.

For Particulars Address:

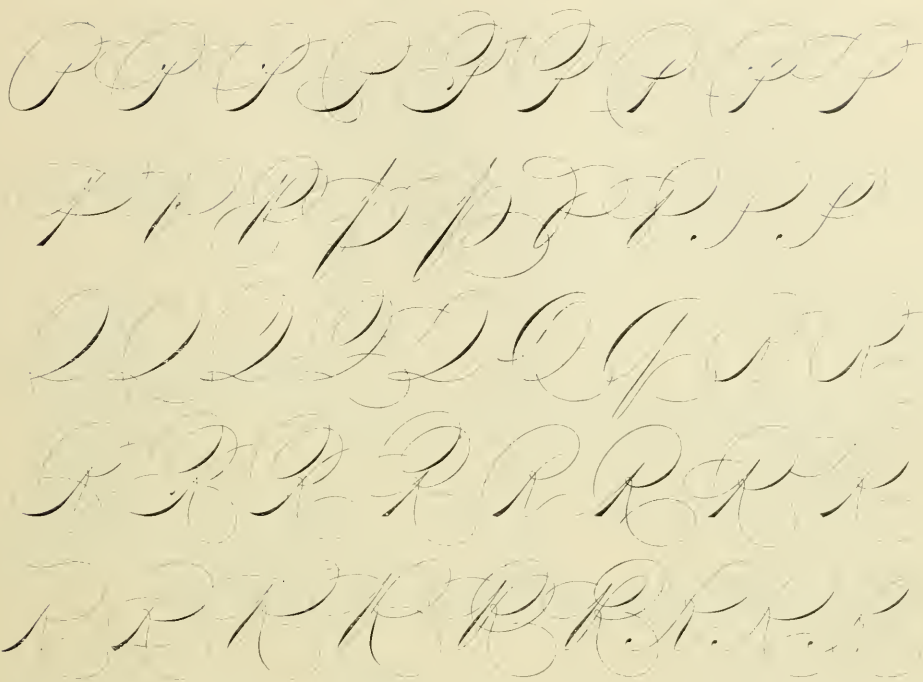
American Book Company

CINCINNATI, OHIO.

*Americian
Commercial
School
Running
Business*

BY A. R. BURNETTE, BOWLING GREEN, KY.

Hardy of Capitals



The above is one of the many plates found in the New Spencerian Compendium of Penmanship, which is admittedly by far the greatest work on penmanship ever published. This plate is reduced, however, and greatly lacks the charms of grace and delicacy found in the original work. The size of the plates in the work are 7x8 inches, and the pages on which they are printed are 9x12 inches, heavy plate paper being used. The first cost of this Compendium was upwards of \$10,000. It was prepared by Lyman P. Spencer, the finest penman and artist of the five Spencer Brothers, known as the Spencerian Authors, all sons of Platt K. Spencer, father of Spencerian Penmanship. Many regard Lyman P. Spencer as not only the finest pen artist of the Spencerian Authors, but the finest the world has yet seen.

The work is simply a whole school of penmanship in itself, covering almost every conceivable phase of penmanship. In writing, we could not take the space here to mention the number of styles or attempt to describe the inspiring beauty of each style. Flourishing, lettering, pen drawing, etc., etc., each receives most thorough treatment, giving gems in each line that have never been excelled, if equaled.

Any one who intends doing anything with penmanship simply cannot afford to be without this work. And, on the other hand, any one who does not intend to do anything with penmanship probably cannot afford to possess it.

The work was published in book form, and also in eight parts, the parts, however, consisting only of the plates, nine plates to each part, and do not contain the instructions, etc., found in the book. A few of the books are still to be had, and all of the parts, excepting part three, can be furnished. It will be but a short time, however, until no more of either the book or parts can be had at any price, as we have in our possession all that remain of both.

Persons desiring to capture a copy of the book, or one each of the seven remaining parts, will find it to their interest to write for further information and terms. Address,

ZANERIAN COLLEGE, COLUMBUS, O.

Merit.

Did you carefully examine the first lesson in Price-Card Marking and Automatic Lettering by W. A. Thompson in our September number? Mr. Thompson is an expert at this business, and his lessons will no doubt be highly appreciated and prove very valuable. Young men and women who closely follow these lessons will find that they can readily turn their skill into cash, as there is continual demand for the best work of this character wherever goods are exhibited in a show window.

This valuable course of lessons was not mentioned in our announcement for the coming year; but then the policy of this journal has always been to give much more than it offered to give.



The First Step to Success

is technical training. For ten years we have been training ambitious people to succeed. Write for circular, showing how we give you the training BY MAIL, required by a Mechanical, Steam, Electrical, or Civil Engineer, Draftsman, Architect, Ornamental Designer, Chemist, Bookkeeper, etc. Mention position that interests you.

International Correspondence Schools, Box 1275 Scranton, Pa.

A New Departure-- RAISED LETTERING

For Novelty Signs and Show Cards in any plain color, Gold and Silver Bronzes, Metallics, Flitters, etc. Presents the appearance of fine embossed lettering, but in greater relief and more attractive. In producing this style of work the operator simply manipulates the AIR PENCIL as he would an ordinary pen or lead pencil, the raised work or lettering being produced wholly by the pressure of the AIR PENCIL in the hand of the operator. It is a money-maker from the start. Circulars free to all interested. Headquarters for Show Card Writers' Supplies. Address,

W. A. THOMPSON . . . Pontiac, Mich.



Lessons in Engrossing Script "E. H. Stan"

Number Eight.

The first stroke of *A* is an unshaded modification of the capital stem, and can be made either up or down. Start the shaded stroke with a hair line, curve the top slightly to the left, and increase the shade gradually till you reach the base line. Make the oval part last and place the shade high on the oval.

The initial stroke of *M* is nearly like the first one of *A*. Curve the down stroke to the left and swell the shade to the middle. As you near the top with the second hair line curve it to the right, and the last shaded stroke should be curved to correspond with the up stroke.

The oval of *Y* and *U* is similar to that of *A* and *Q*, only some smaller. The shaded compound curve in these letters is alike, except the one in *U* is much the larger. The capital stem with but little variation finishes *Y*, while a straight stroke like small *t* is the final for *U*.

It would be well to follow the sense of the sentence all through the lesson, for the hand will soon learn to execute that which the mind clearly perceives and dictates.

[When getting this lesson ready for the press, we noticed that the instructions did not agree with the copies. Upon investigation, we found that the copies and instructions in the September issue did not agree, but we will endeavor to make the correction when we run the next plate. Ourselves and not Mr. Stein are responsible for the error. C. P. Z.]

A A A A A Americans
M M M M M Minnesota
Y Y Y Y Y Yokohama
U U U U U Uranus
Use eye and mind and muscle.

J. C. Rummer,
Gainesville, Tex.

GRACE IN WRITING BY F. B. COURTNEY, NEW YORK CITY.



STOAKES' IMPROVED

large Taper Holder, Nickel-Plated Ferrule

Sample, 10c Each.

STOAKES' DUPLEX SHADING PEN.

Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

SEVEN PENS

comprise one set, in sizes from No. 0 to No. 8, and the seven pens will do all and more than the old set of 24 shading, marking, and plain pens combined.

Price per Set, \$1.00. Sample, 15c.

My Shading Pen Inks are without a rival for quality and color.

Sample for 12c Stamps.

All goods sold by me are guaranteed as represented, in every particular.

Compendium, 48 Pages, 25c.

J. W. STOAKES, Milan, Ohio.



J. C. FOWLE, Arlington, Ore.

Will send one dozen black cards, white ink, any name, for but 25c. One dozen white cards in plain or ornamental style, 25c. 12 lessons in Business Writing, \$6.00. Letter showing style of business writing, 15c. Work will please you. Order and be convinced.

An Immediate Success.

WHEN we predicted that RATIONAL TYPEWRITING would revolutionize the methods of teaching typewriting, we were acting on the wise maxim of Hosea Bigelow—"Never prophesy unless you know."

Although issued so recently—just one week before the opening day—RATIONAL TYPEWRITING has been adopted in many of the best known schools, and orders for it continue to pour in upon us. * * *

WHAT THEY SAY:

"I wired you to send by express sixty copies of Rational Typewriting. It is the most complete publication of the kind I have seen. The arrangement is certainly a great improvement over the old style manuals."—C. O. BENTLEY, Rock Island, Ill.

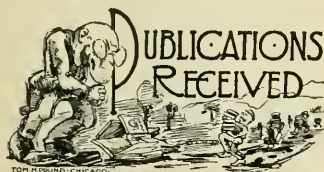
"A great improvement over anything of the kind I have seen. I have always felt that it would be better to begin the fingers already trained than to start with those that are little used."—C. E. HOWARD, San Francisco Business College.

"Contains a mine of valuable information and is probably the most complete work on typewriting which has yet come to my attention."—D. D. MUELLER, Bartlett Commercial College, Cincinnati.

PRICE ONE DOLLAR. A SAMPLE COPY SENT TO ANY TEACHER OR SCHOOL ON RECEIPT OF FIFTY CENTS.

THE GREGG PUBLISHING COMPANY,

57 Washington Street, Chicago.



"History of Sindbad the Sailor" from the Arabian Knights' Entertainments, printed in the easy reporting style of phonography, in accordance with the "Manual of Phonography," by Benn Pittman and Jerome B. Howard, price 25 cents, published by the Phonographic Institute Co., Cincinnati, O., like all their publications, is printed in the highest style known to the shorthand art.

"The Rogers Compendium of the Graham System of Shorthand," by H. Edson Rogers, published by the Fireside Accounting Publishing Co., Ltd., Battle Creek, Mich., is the title of a text book on shorthand containing upwards of 270 pages. The work impresses us as being first class in every particular. The illustrations are numerous and photo-engraved direct from the pen and ink manuscript. The shorthand characters are sandwiched in with the text, making the book a difficult one to compile and print, as well as expensive. The book is divided in three parts. Part I. deals principally with the presentation of primary reporting style principles. Part II. is devoted to advanced principles, and is intended to be used largely for reference. Part III. illustrates by fac-simile notes, with key, the application of all the principles set forth. The same is accompanied by a notebook of review questions to accompany the system.

"The Isaac Pitman Shorthand Instructor" 19th century edition, revised, to 1902 is received, containing 300 pages. It is a compact, high grade, splendidly edited and printed phonographic text book.



Why go to "College" to learn BOOK-KEEPING, when I will make a
First-Class Book-Keeper OF YOU AT YOUR OWN HOME

In six weeks for three dollars or RETURN MONEY. I find positions, too, everywhere, FREE. Placed pupil at \$30 weekly, June 21; one at \$25, July 7; another at \$60, July 13, and several since. One says, "My dear Goodwin—My accounting abilities have been gathered from you, and I am now earning \$40 per week as an auditor for Fred De Van & Co., Publishers. With a bouquet of thanks for this position which you have obtained for me, I am, with regards, yours sincerely, M. J. Gibbons, 40 Barclay St., New York June 21, 02." I place pupils almost daily. Have placed thousands. Perhaps I can place you, too! Save this and write, J. H. GOODWIN, Expert Accountant, Room 938, 1215 Broadway, New York.

MUSSELMAN'S BUSINESS LETTER WRITER

A neat, attractive book, fully covering the subject of business correspondence. It is something new. Illustrated with business letters, capitals, headings, etc., written by some of the best penmen in the country.

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Send for sample pages of our Letter Writer, and also price list of our other publications, including PRACTICAL BOOK-KEEPING, HIGH SCHOOL BOOKKEEPING, COMMERCIAL LAW, COMMERCIAL ARITHMETIC, etc.

Try a quarter gross of the Musselman Perfection Pens, 30c prepaid.

D. L. MUSSELMAN PUBLISHING COMPANY,
QUINCY, ILLINOIS.

Specimen

Columbus, Ohio, Dec. 15, 1901

Received of *W. S. Blue & Co.*

Seventeen Hundred and no Dollars

in full of account to date.

R. R. Rudger

ORNAMENTAL PENMANSHIP BY MR. S. M. BLUE, BROKEN BOW, NEBR., BUSINESS COLLEGE.



Mr. J. A. Snyder, a young man of but 19 years of age, of Milwaukee, Wis., favored us with some cards, the writing of which discloses a high order of merit. Mr. Snyder has it in him to become one of America's finest penmen.

J. E. Bowman, formerly with the Actual Business College, Canton, O., is now connected with the Edmiston Business College, Cleveland, O.

Mr. Bowman was once a pupil in the Zanerian, and is quite a fine penman. The BUSINESS EDUCATOR wishes him much success in his new field.

Some splendidly written cards have been received from C. R. Tate, penman in the Bartlett Commercial College, Cincinnati, O.

Some splendidly written cards have been received from G. E. Spohn, penman in the Northwestern Business College, Madison, Wisconsin.

Mr. Spohn is continually on the improve, and his work is no doubt satisfying a large number of patrons. His advertisement for pen work will be found elsewhere in our columns.

Some unusually dashy and delicate writing was recently received from M. W. Cassmore, Richmond, Ind.

A number of very well written cards have been received from Mr. J. E. Thornton, Callolton, Ga. Mr. Thornton has been making rapid strides in penmanship in the last few years, and shows evidence of becoming one of the first in the country. He is not one of the kind that is willing to stop when he can throw off a few dashy, graceful strokes, but his aim is to become a thorough master of the pen.

We recently received a package of printed cards from Mr. W. McBee, of Allegheny, Pa., who is advertising in our columns. We wish to say that the cards were all and even more than represented in his advertisement. They are very neat and modern.

J. S. Hamilton, of Iola, Kans., favored us with a couple of his unique oblique penholders, which are well worth the price he asks, as he spares neither time nor pains in their manufacture.

Mr. J. D. Valentine favored us with a lot of miscellaneous specimens in flourishing, roundhand, card writing, etc. His flourishing is getting to be very artistic, while his roundhand is taking on the appearance of genuine copperplate.

Some of the finest card writing we have ever had the pleasure of examining came from the master pen of Mr. S. E. Bartow with the Albany, N. Y., Business College. The cards are unusually delicate and artistic. Few are aware of the fact that Mr. Bartow is one of America's leading penmen.

One of the best written letters in a plain hand recently received at this office came from the nimble pen of Miss Maud M. Blair of Franklin, Ky.

Miss Blair has unusual ability along penmanship and art lines, with a natural talent for teaching.

Miss Nellie B. Hight, Saco, Me., writes an unusually proficient hand for a lady, as shown in a recent letter from her pen. The work does not look feminine in the least. It has a decidedly vigorous, off-hand appearance.

Mr. J. H. Rogers, of Buffalo, Mo., submits some very dashy offhand ornamental penmanship, disclosing the fact that he is something more than a mere student in this art.



BY H. P. BEHRENSMEYER, GEN CITY COLLEGE, QUINCY, ILL.

Messrs

Zaner & Blosier,

Columbus, Ohio.

Whereas,

The Board of Directors of the Union Savings Bank having learned with profound sorrow of the sudden death of

DAVID N. WARREN,

who had been a member of the Board since its first organization, and desiring to give expression to and to place on record our sense of loss at his death and our appreciation of his sterling qualities both as a business man and a Christian gentleman, therefore

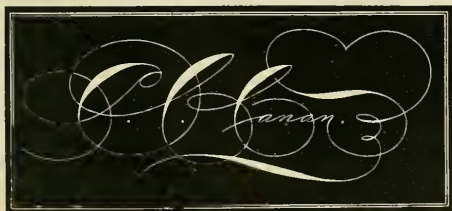
**Lessons in
Engrossing Script**

NUMBER TWENTY-ONE

By H. W. Kibbe

121 TREMONT ST., BOSTON, MASS.

For third page of an engrossed booklet. All pages should have the work placed a little above the center. If the page when lettering and writing is done looks too high balance it with a black line or any simple design which will answer for an end piece. Sometimes the preamble is divided into several sections; in such cases each section may occupy a page or two, or more sections may be engrossed on a single page. The "Whereas" of each section may be displayed or only the first one. For the line shading on upper part of letters in name we use Gillott's No. 290 pen, and for the light ornamental work around name and in end piece, a No. 303.



In Line of Progress.

MESSRS. ZANER & BLOSER,
Columbus, O.

GENTLEMEN:—

"We note the change in name of your journal. I beg to personally congratulate you. It is in the line of progress. It is a very valuable publication which I have noticed with interest from its infancy and deserves the hearty support of all business educators."

Yours truly,

G. C. ZETH.

Zeth School, Altoona, Pa., August 25, 1902.

Modern Penmanship Publications for Penmen and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low, considering the quality and character of the work. All books mentioned below are sent by mail, postpaid.

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A hook of 176 pages, cloth binding \$1.00

Lessons in Ornamental Penmanship—A work in slip form, embodying the \$10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners, 75c.

Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published 50c.

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled 70c.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published 50c.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.

A B C D E F G H I J
K L M N O P Q R S T U V
W X Y Z. &c.
a b c d e f g h i j k l m n o p q
r s t u v w x y z. —
\$ 1 2 3 4 5 6 7 8 9 0 ¢



Number Two.

In this number we will present a full alphabet which will be found very interesting and of practical value to the card writer. In beginning, a plain letter well made, is far superior to a fancy letter poorly done. If you have practiced faithfully on the exercises given in Number One, you will now be able to master this alphabet very readily.

Be careful to maintain an even width of stroke in curves, straight lines, etc. This will be found good practice and the foundation for success in all styles of Brush Lettering. Use one color till you can do fairly good lettering. Simple forms are not only more easily and rapidly executed, but they are more easily read by the general public than ornate styles; in fact, lettering that takes the most time is worth the least from a business point of view especially for temporary sign work, show cards, etc.

When lettering, dip point often and sparingly. The practice paper is placed straight with the edge of table or desk; line of lettering may be varied from six to eighteen inches from edge of table. Be content to letter slowly at first and then to increase speed, which will follow very rapidly.

Practice free hand light line ovals and circles. By continuing to do this with a brush charged with color you will find very little difficulty in making a circle or oval true enough for all practical purposes. In fact, you will very soon be able to run a full circle or oval so correct that it would be difficult to tell where you finished. Hold the brush in a natural way, yet firmly, aiming to be sure of the form of the letter you are about to make, but not overly

anxious. It is possible to grip the brush or lettering pencil too firmly, which is often the result of over-anxiety or nervousness. Be sure you have the correct idea of the position or manner of holding the brush.

The student who is trying to attain perfection in brush lettering will find it of great importance to thoroughly master this alphabet. After proficiency in this has been gained, the foundation is laid, and all styles of lettering will come easily, for in these are found nearly all the lines or strokes from which other alphabets are formed, and by a thorough knowledge of their forms we can more easily distinguish whatever variations may occur in the make up of other styles of lettering.

Be careful to have your brushes and paints in good working order, and make up your mind you are going to be a leader in this kind of work and you will win. Look backward, examine your work critically, and if you find it defective, it would be time saved in the end if you return and practice faithfully on the particular stroke or letter that seems to be difficult. Use enough speed to insure smooth lines and graceful forms, but don't hurry. Now is the time to learn, not after you have other things to think about.

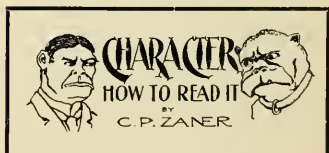
Be sure to practice on one size until you have it thoroughly mastered, then increase or decrease their size uniformly in order that you may develop confidence in your ability to make each stroke in harmony, be the letters of any desired size.

Take B or D as a gauge by which to determine the general width of most letters. Pay attention to a few general rules, as follows: The first strokes of E and F are precisely the same. Make the top stem of E as long as top of E. Always have the middle stem of E and F a little above the center. Make the first stroke of G exactly like C, but a little wider, so as to allow for short perpendicular stroke and horizontal curve finish. Make H almost the same width as D. The bottom of K should be wider than top; let the second stroke strike the perpendicular stroke a little below the center and have the bottom slant stroke strike the upper slant as shown in illustration. The rest are all easy when you have mastered this alphabet so far. Note the small figures; these show the order of how the different parts go together to make up a complete letter.

The lower case or smaller letters given in the illustration will be found interesting, as

a few simple strokes make up the set. If these are followed faithfully, the learner, in a short time, will be able to form letters free hand without a ruler, compass or any other guide, except the eye. Spacing should be determined by the form of the letters. As a general rule make the spacing between open or curved letters narrower than between full letters. If the letters are full at the bottom, let the space at the bottom govern.

Our next will embrace a variety of figures, strong and prominent for general display card and ticket work.



If "the greatest study of mankind is man," then the study of his character is most important, since a man is what his character makes him.

What am I and what are my inclinations? What peculiar traits have my friends? Who are good, and who are bad, and why? Why people of a certain type like to do certain things? Who are naturally adapted to do certain lines of work: as preachers, teachers, lawyers, authors, lecturers, laborers, and out-door workers? Why are some men hogs, intemperate, thievish, criminal?

The book "Character" answers all this and more. It is so comprehensive that the ordinary person can not help but understand its meaning.

"Character" contains more sensible, serious, sound sense than most \$1.25 and \$2.00 books, but our price for the present is only 25 cents, post-paid.

If you find it isn't all we claim and more, return the book and your money will be cheerfully refunded. Address:

ZANER & BLOSER,

Columbus, Ohio.

F. P. Hammett *M. G. Quinn*
F. C. Baines *H. H. Dickinson*

FROM THE PEN OF FRANCIS B. COURTNEY, THE EXPERT, WOOD'S BUSINESS COLLEGES, NEW YORK CITY.

The Pratt Teachers' Agency 70 Fifth Avenue, New York

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

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WM. O. PRATT, Manager

Why Not Be a Stenographer?

We teach Shorthand, Typewriting, etc., successfully by mail. Best and most popular system taught by up-to-date method. Low tuition and thorough instruction. If you are interested, send 2c. stamp for booklet and full particulars.

Address, Central Correspondence School, Evanston, Ills.

CARDS! CARDS!! CARDS!!! CARDS!!!!

Card Writing—Fine, Artistic, Beautiful. Any name, any style, 15c per dozen. Colored Cards, White Ink, 25c per dozen. Lessons by correspondence in writing and cartooning. Sample 10c. Circular free. Investigate. Address,

F. B. Weaver ARTIST,

Mt. Morris College, MT. MORRIS, ILL.

DO YOU WANT

A teacher, or a position, or wish to buy, sell or exchange school property? Address,

AMERICAN COLLEGE EXCHANGE
 CUMBERLAND, MD.

NO REGISTRATION FEE—CO-OPERATIVE.

STUDENT LOOK HERE!

The Wisconsin famous penman, G. E. Spohn, N. W. Business College, Madison, Wis., offers to dash off (for a 2c. stamp) 6 cards (4 styles) for names and addresses of 10 young people SPECIALLY interested in penmanship. If you love skill, TRY HIM.

500,000 COLORED CARDS

\$1.00 for 1,000 Quality Guaranteed
 60 " 500 Order While They Last.
 35 " 250

Berkshire Card Co.,
 Box 390, No. Adams, Mass.

BY F. S. HEATH, CONCORD, N. H.

You Can Materially Increase Your Earning Capacity

BY A JUDICIOUS USE OF YOUR SPARE MOMENTS.

Learn to Letter Signs, Price=Cards, Etc.,

WITH THE

AUTOMATIC SHADING PEN.

A Profitable and Most Fascinating Line of Work Which is Coming Into Demand More and More Every Day.

We manufacture, and always have ready for shipment, a large and complete line of the best supplies for Automatic Pen workers. Goods first class in every particular and prices reasonable. Your inquiries shall have prompt attention. Address,

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago.

Lettering and Designing Number Fifteen

BY E. L. BROWN, ROCKLAND, MAINE

Department Headings. "Banking." This style of shading is very soft and pleasing in effect, and is easily acquired. Short vertical lines should be used, and harsh outlines avoided. Thicken the lines where the shading occurs. Use a very coarse pen for the darkest shadows. The originals of these headings were made nine inches in length. Study the style and character of the letters in the different headings, then try your hand on other words along the same style of lettering and decoration. Aim for uniform spacing and accurate forms. Trace your pencil drawing in ink free hand.

The Question of Supervisors Number Six

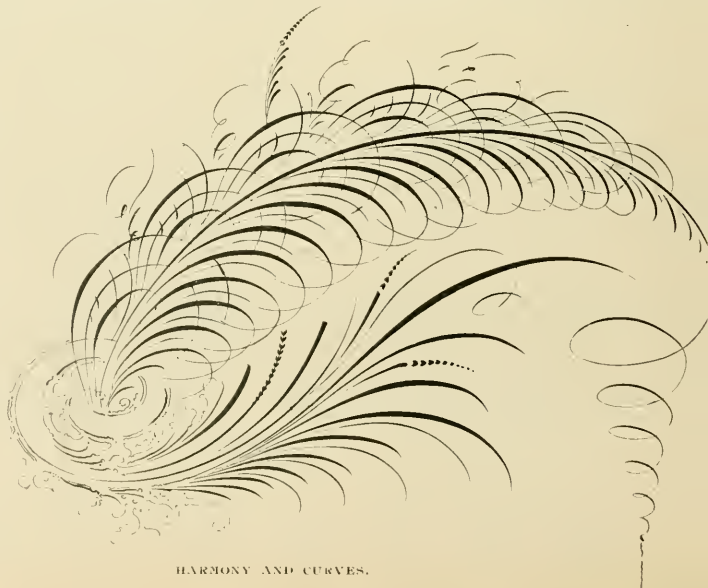
Politics creep into the supervisor question at times and need to be dealt with tactfully. Such should not be the case, but unfortunately it is in many localities. Where this is the case, it is well to be on the side of the majority, or be "mum." It is indeed a narrow board of education who does not recognize merit, and as a rule the man who attends strictly to his own business wins in the long run. But one of the best ways to keep in the graces of a board of education is to keep acquainted with its members and endeavor thereby to learn of their wishes.

The supervisor, like the superintendent, needs to be a tactful person. By tactful we do not necessarily mean two-faced and rubber backed. By it we mean that he should be quick and keen enough to avoid serious friction and discord. There is a quiet, reserved, cool-headed way of dealing with people which wins where presumption and out-spokenness fail. The supervisor comes in contact with pupil, teacher, principal, parent, superintendent, and member of the school board, and needs therefore to know how to treat these several classes of people advantageously.

The supervisor is needed to enthuse the regular teacher. Inspiration can be generated by superior work. Without a supervisor the work in the so-called special branches is apt to be unrelated and dry. By correct supervision the work is carried on uniformly from the first year to the last. The regular teacher will work more interestedly when she has some one to plan the work, and when she knows that her efforts are being watched by a trained eye.

The pupils, too, will work with a purpose when they expect their work will be seen and criticised or complimented by an expert.

If pupils are to be inspired, they must have a teacher who loves that which he is teaching— one who has that particular branch "on the brain." This specialists have. They know one thing well, and are expert in it. By so doing they possess that which inspires others, and that which inspires leads on to something better.





SUGGESTION FOR END FLOURISHES IN ENDELLISHING
OLD ENGLISH OR GERMAN TEXT.

Lessons in Off-Hand Flourishing.

BY

W. E. Linnis

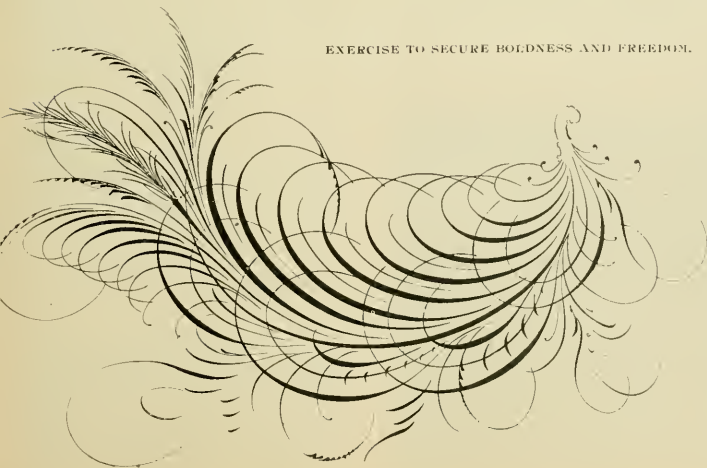
BROOKLYN, N. Y., 357 FULTON ST.

Number Two.

Herewith are given a few exercises for developing control of hand in flourishing. Until a good command of the pen is secured not much can be accomplished in the way of a design. It should be the aim of the learner to make strokes large and small, heavy and light, in all positions, then he can begin to form something that his imagination dictates.



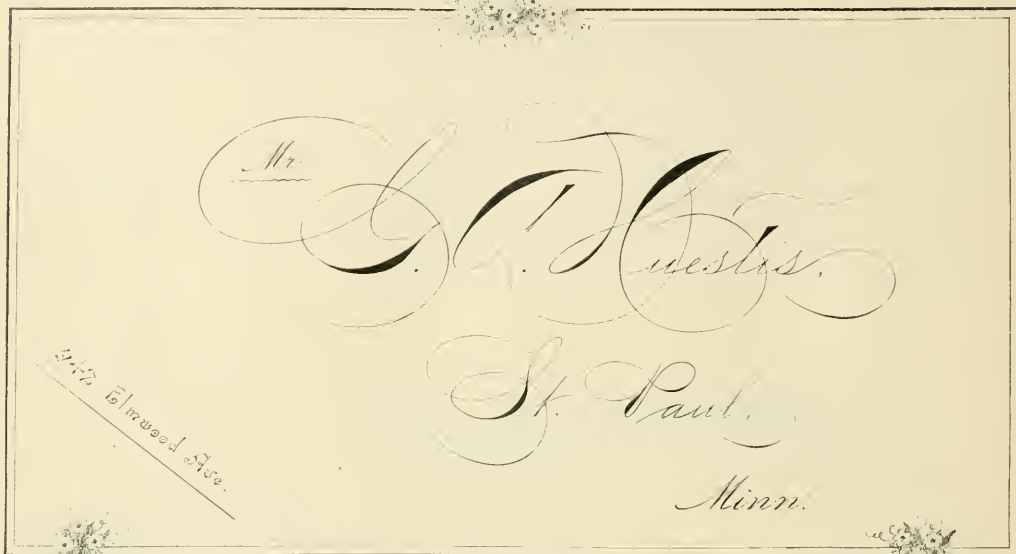
SOME OF THE ORNAMENTS USED IN FLOURISHING.



EXERCISE TO SECURE BOLDNESS AND FREEDOM.

Movements.

As a rule, in flourishing, nearly every stroke is made from left to right, though sometimes strokes are made by holding the pen as in writing and using the same movements employed in forming capital letters. The learner should not be guided too much by cast iron rules, but depend more on his own judgment. No two artists work exactly alike, so in penwork no two penmen always work the same. As soon as one finds out the best way for him to do a certain thing, he should follow it up that way. Generally, flourishing is done with the *whole-arm movement*, but not always; there are many strokes which can be done more accurately with the *fore-arm movement*, especially if one has it well under control. In many of the ornaments, such as sprigs, etc., the *fore-arm movement* can be used to great advantage and sometimes the *finger movement*. So it appears that all movements are necessary. But still the tendency in flourishing is to develop the *whole-arm movement* more than any other, because this is the movement generally used, and without it not much can be done. Therefore, in learning this branch of decorative art, keep in mind that skill is only to be acquired by a great deal of practice on graceful curves and movements, then see what you can form by putting them together. Designs elaborate will be given in future lessons.



FINE ART PENMANSHIP BY C. C. CANAN, DUKE CENTER, PA.

COMPUTATION MADE EASY.

Figures don't lie, neither does the Ideal Arithmetic; therefore, it should lie on every business man's desk, as it creates an inspiration for the solution of problems that come up in every day life. Price by mail \$1.00.

L. B. McKENNA, LL. D.,
Quincy, Ill.

Pres. of Union & Quincy Business Colleges.

Resolutions
Artistically Engraved
By E. P. Zaner, Columbus, O.

MR. PENMAN

I can give you a price on Colored Cards that will open your eyes. Send for price list. Cards written, 15 cents per dozen. 12 lessons by mail \$2.00.

L. E. STACY,
Kingston, N. Y.

Laird's Syllabic Shorthand.

A modernized Pitmanic system, so adapted to syllabic structure, that words are clearly analyzed, written and read swiftly by syllables as pronounced—stroke for syllable—rather than slowly by single letters. A high-grade system in one brief style, on time-tried principles; combining extreme brevity, legibility, cursive and adequacy. Complete Manual \$2.00 postpaid; sent to schools for examination. Mail instruction. Booklet free.

Laird's Shorthand Institute,

Cor. 63rd and Green Sts.,

CHICAGO, ILL.

CARDS! CARDS! CARDS!

Your name written on 1 doz. cards, can't be beat, only 15c. Colored Blank Cards, 10 colors, 100 by mail, 25c. 100 by express, \$1.00, 1000 by express, \$1.75. Pen holder for business writing, 10c; oblique pen holder, 10c. White ink per bottle, 25c; glossy black ink per bottle, 15c. Resolutions engraved, diplomas filled. Lessons by mail, etc.

VALINTINE & BODE,

Nos. 46-48 27th St. S., PITTSBURG, PA.

BOOKKEEPING Shorthand, Penmanship,

etc., successfully taught by mail (or no charges) by **Draughon's Bus. Colleges**, Nashville, St. Louis, Atlanta, Montgomery, Ft. Worth, Galveston, Little Rock, Shreveport. May deposit money in bank till position is secured, 10,000 students. For Booklet on "Home Study" or College Catalog, add. **Dept. Draughon's Bus. College, Nashville, Tenn.**



Lock Haven, Pa., 1901.
Zaner & Bloser
Columbus, Ohio.
Gentlemen,— This
is a specimen of writing,
using the arm movement
after the manner of your
Compendium
Yours truly,
J. L. Christ.



HIGH ART IN PENMANSHIP FROM THE PEN OF H. P. BEHRENSMEYER, GEN CITY BUSINESS COLLEGE, QUINCY, ILL.

WRITTEN PRINTED CARDS! CARDS! BLANK CARDS!

Fancy Written Cards, 2 doz., - 25c
Black Cards, white ink, 2 doz., - 25c
Colored Cards, (8 colors) white ink, 2 doz., 25c
100 Social Cards, printed, shaded old Eng., 60c
1000 Hand Cut Cards, 2 ply Wed. Bristol, 75c
1000 Hand Cut Cards, colored cards (8 col), 80c
All orders promptly filled. Send for samples
W. PCBEE, 19 Snyder St., Allegheny, Pa.



"EVEREDY" CUFF HOLDER

fastens link or lever cuffs to inside of coat sleeve. Neat and comfortable. Cuffs always properly adjusted and can remain in sleeves when changing coats. Price 10 cents. Special rate in large quantities

B. F. HANNUM,
874 Dennison Ave., Cleveland O.

A D. Taylor's Work

SIMPLY WONDERFUL are those Capitals by this lamented PRODIGY. Three sets, his last and finest work, all different, 25 cents Address,

C. S. JACKSON,
60 W. 2nd Ave., COLUMBUS, OHIO

Short Cuts.

A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College. Price, cloth, 50c. Address,

GEO. A. DEEL, Poughkeepsie, N. Y.

DO YOU WANT A BETTER POSITION?

If so, REGISTER with us, FREE and we will see what we can do for you. We have vacancies in almost every state.

CONTINENTAL TEACHERS' AGENCY,
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Home lessons by well-known illustrators. Highly profitable; takes spare hours only; practical instruction in Newspaper, Magazine, Commercial Drawing, Lettering and Wall Paper Design. Adapted to men, women, beginners and advanced students. By our methods students have become successful illustrators. Only adequate school of its kind.

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4 FREE EDUCATION

The directors of the Correspondence Institute of America have decided to award a limited number of FREE Tuition contracts in the following courses for home study: Illustrating, Calligraphy, Advertisement Writing and Management, Journalism, Proofreading, Bookkeeping, Stenography, and Practical Electricity. No tuition fee will be required until our institution has educated you and secured for you a position. Write for application blank and mention the course which interests you.

CORRESPONDENCE INSTITUTE OF AMERICA,
Box 653, Scranton, Pa.





Is a work devoted exclusively to the fascinating art of flourishing. It starts at the beginning, showing the student how to make the simplest strokes and exercises, and finishes with a great variety of designs, displaying the highest degree of skill yet attained in this art. Three editions of this popular work have already been sold. The constant demand for an instructor of the very highest order in this branch has necessitated our publishing the fourth edition. This edition is a great improvement over former ones, containing all that appeared in previous editions with much additional matter added. While all of the instructions and the greater number of the designs, are from the pen of Zaner, who has long been recognized as the prince of flourishers, in order to illustrate the treatment of different masters of this art, designs are presented from the pens of the following recognized leaders in this work: W. E. Dennis, E. L. Brown, F. B. Courtney, M. B. Moore, H. P. Behrensmeier, H. W. Flickinger, and C. C. Canan.

It is unquestionably the best work on flourishing ever published.

Flourishing, like music, is an accomplishment, and any penmanship lover who has before him this book, paper, pen and ink will find his hours going by altogether too rapidly.

Price, post paid, 50 cents.

Reforms and Reformers in Writing

Part Two — The Universality of Writing

About the time Columbus discovered America the scribes were evolving a more expeditious, and in some particulars, a more beautiful style of writing. Previous to this time nearly all writing was done in the form of printing, the letters were of the Roman, Italic, or Text character.

The invention of printing, the first half of the fifteenth century, and the spread of commerce did more than all other forces to transform the detached letters into connective, round-hand, script-like characters. For previous to this time and to these events, writing was truly the "art preservative," used as it was, principally for the purpose of creating books that were to outlive centuries. But with these new conditions writing was to be used as a means of communication (principally of a commercial nature) between nations, and for the purpose of creating manuscripts for the printer. Thus it was that a speedier hand was demanded; durability was no more the essential element of writing as printing came to perform that part of thought service.

During the fifteenth, sixteenth, seventeenth, and eighteenth centuries, round-hand evolved from the disconnected, print-like character to a connective, free-hand, graceful, fine art style, perhaps never to be excelled, surely unexcelled today. And it is not likely that we shall ever again wit-

ness such elaborateness, boldness, beauty, and intricacy as was displayed in script characters during the seventeenth and eighteenth centuries. Writing in print form reached its height in the fifteenth century (for the books that were produced by hand in those days were costly, beautiful, elaborate, and intricate,) and writing in script form reached its height from a fine art standpoint, in the eighteenth century.

Previous to and including the fifteenth century but few people could write even their names, or read, (not even kings,) the scribes, monks, and a few philosophers were the ones who did nearly all such work. Following the invention of printing, the discovery of the new world, and the extension of commerce, people in general began to read and write, and writing then became a serviceable rather than a fine art. As writing began to be employed by people in general, a more simple, expeditious style was needed. The intricate, elaborate, off-hand letters gradually merged into the more plain, simple, and speedy; such as were employed by the signers of the Declaration of Independence.

Noted Expert Dead

On August 30th, 1902, Wm. E. Hagan, one of the most noted experts in handwriting, died at his home in Troy, N. Y.

Similar Words Are Coming From All Directions.

"I hope to send you a healthy club this fall, as I think you have by far the best paper published in our line of work and should have the strongest endorsement and co-operation of the entire profession."

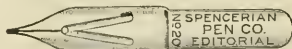
W. W. MERRIMAN,

Prin. Lanier Southern Business College, Macon, Ga.

LOOK! A RARE OFFER

For a short time we will give a full course of Automatic Pen Lettering, which includes our large outfit of 10 copy books with their different Alphabets, 12 Auto Pens, and 12 fine ink Powders (different colors.) It also includes about 120 lessons with corrections on same and lesson paper furnished. The lessons include all styles of plain and fancy lettering. Price \$8.50. Artists materials, bronze flocks, metallics and adhesive inks at low prices. If you wish to become an expert Auto Penman in a short time, this is your chance.

ART PENMANSHIP CO.,
Cleveland, Ohio.



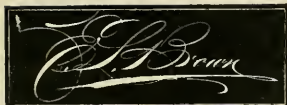
Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.

349 Broadway, New York.

SELECT A PEN





Designer and Engrosser,

ROCKLAND, MAINE.

Pen and wash drawing of all kinds for all purposes, including catalogue work and advertising matter. Sketches and estimates furnished.

RESOLUTIONS

engrossed in pleasing effects of brush and color illumination. Read the following unsolicited

TESTIMONIAL.

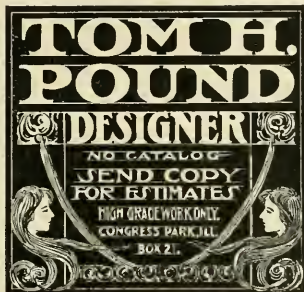
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SADLER-ROWE COMPANY,

EDUCATIONAL PUBLISHERS,

BALTIMORE,



MARYLAND.



THE
**BUSINESS
EDUCATOR**

NOVEMBER

1902



VOL.VIII. NO.III.

WHOLE NO. XLVIII.

ONE
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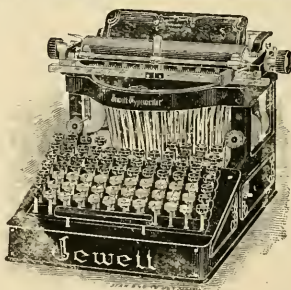
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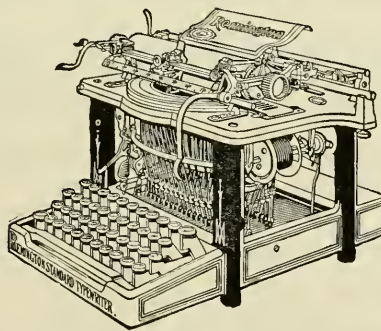
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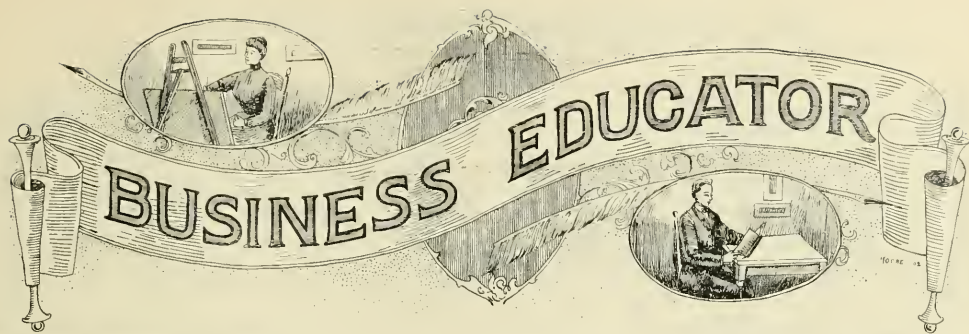
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Sample copy of any one of the above books, express prepaid, upon receipt of fifty cents, currency or stamps.



The Onward March of Commercial Education.

Once more the doors of the commercial schools of our country have been opened, and again reports indicate an unprecedented enrollment. Even old and well established schools are figuring an increase in attendance of from 25 per cent to 40 per cent over that of last year. This is encouraging news for the thousands of loyal men and women engaged in the work. It also means much for the cause of practical education. The future of this phase of education never before seemed so bright. School proprietors are making money, and, as a rule, teachers are receiving good salaries. This is right. Both should be well paid. The proprietor has capital invested, runs risks, and has on his shoulders no small responsibility. And what shall we say of the teacher? Surely his hands are full, and let it be sincerely hoped that his remuneration will never be so low that it will drive the brainiest and most enterprising into other walks of life.

While the money side is by no means all that should be considered, still it cannot be denied that human nature is greatly influenced, encouraged or depressed, according to financial conditions.

No proprietor makes a mistake in securing the best teachers at good salaries. The teachers make the real difference between schools. One school is better than another, simply because one has better teachers than the other. All things have a bearing, but the teacher has by far the most to do in shaping the finished product of the institution. His influence is the lasting one.

Undoubtedly, a good portion of the future mighty men and women are now in the commercial schools. Great merchants, bankers, financiers, statesmen, presidents. Who knows? Truly the material is worthy of our highest efforts.

Let us rejoice, keep cool heads, work hard in the interests of those entrusted in our care, be cheerful, friendly, helpful, even though our work be heavy and our hours long; improve the school and ourselves all we possibly can, and while the attendance may not continue to increase as rapidly as it has during the past few years, commercial education will have advanced another step, and be capable of bestowing upon humanity still greater benefits.

Commercial School Advertising.

Of course, not a little of this rush to the commercial schools is due to the unusually liberal amount of advertising employed by school managers generally. Never before have their advertising campaigns been so carefully planned, skillfully

managed, and so much money spent for this purpose. Many schools in the larger cities have occupied full pages in the newspapers, while the half and quarter page advertisements were very numerous.

Catalogues, school journals, posters, and novelties have also been used in greater numbers than heretofore, and it is gratifying to note that whatever the shape used the advertisements generally were written on a higher plane than formerly prevailed. In fact, it is now the exception to find in all of this class of advertising matter unfriendly reference to a competitor, while some years ago the opposite was the rule.

While practically all schools used the local papers, a few of the largest entered the advertising columns of journals of the widest circulation. For instance, we find Peirce School of Philadelphia occupying a whole column of the Saturday Evening Post, while the Packard School of New York City uses good space in Success.

Surely business education is now advertised, the like of which has never before been known, except, perhaps, in an individual case and that was in the days of Eastman.

All this THE BUSINESS EDUCATOR is glad to note. It indicates a healthy growth of a great cause, which shall never be allowed to revert to an unfavorable position in the educational world.

Chat Official Report.

Any one who gives serious consideration to the matter must conclude that the National Commercial Teachers' Federation Meetings are not as permanently and completely reported as they should be. No one can turn to any one source and receive anything like a full report of its proceedings, because none exist. A number of professional journals now print what are purported to be "complete reports" but which in reality are but abridged, modified, and warped reports of the various sections of that important assembly of business educators.

The BUSINESS EDUCATOR'S reports of these meetings are certainly up to the average of those published in the other journals, but we are free to confess they do not do the Federation and cause justice. Certain it is that the time is here for the Federation to take this matter into its own hands and publish a full and authoritative report of its yearly proceedings. This can be done profitably to itself, to practical education, and to the profession.

Not only this, it can be done expeditiously by securing copies in advance of all papers to be presented at the meetings. Then all that is necessary will be to write up the proceedings from stenographic notes. This

should, of course, be in the hands of the officials of the Federation as well as in the hands of a committee specially created for this purpose.

Think it over, brethren, and act upon it in time at our next meeting to get such report out after the holidays. Let us put out such a report that educators in general and business men in high positions will recognize that in practical education lies the hope of modern progress. An *Official Report* is what we are coming to soon or late. Why not be "on time" rather than late in this matter?

The Two Month Term Plan

From a recent letter from Mr. Geo. A. Golder, of the Globe Business College, S. Paul, Minn., we clip the following:

"Prospects are good and the school is larger than at any previous opening. We have re-arranged our school year, and will hereafter have the year divided into six terms of eight weeks each, giving four weeks vacation, one during the holidays and three weeks during August and September. Thus far this is the only school which is doing this in the Northwest. All other business colleges have a continuous session."

Appreciation Backed by Cash

Mr. C. C. Gaines, President of the famous Eastman College, Poughkeepsie, N. Y., recently renewed his subscription to THE BUSINESS EDUCATOR in a way that does an editor's soul good, and also shows the largeness of his heart. Incidentally, we might say, too, that it shows something regarding his estimate of the value of THE BUSINESS EDUCATOR.

Among other things in his letter we cull the following: "You are publishing a very excellent paper. No copy of it ever comes to my desk which does not interest me sufficiently to receive some attention."

"I hope you are making the enterprise a decided success, to which end I inclose you herewith \$5 to pay my subscription for five years."

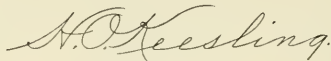
Best Paper on the Subjects

Mr. V. R. Boyett, Montgomery, La., a subscriber to THE BUSINESS EDUCATOR writes: "THE BUSINESS EDUCATOR is the best paper on the subjects it discusses. Please let me know in due time when my subscription expires, as I do not want to miss a single copy."

Lessons in Practical Business Writing

BY

LAWRENCE, MASS.,

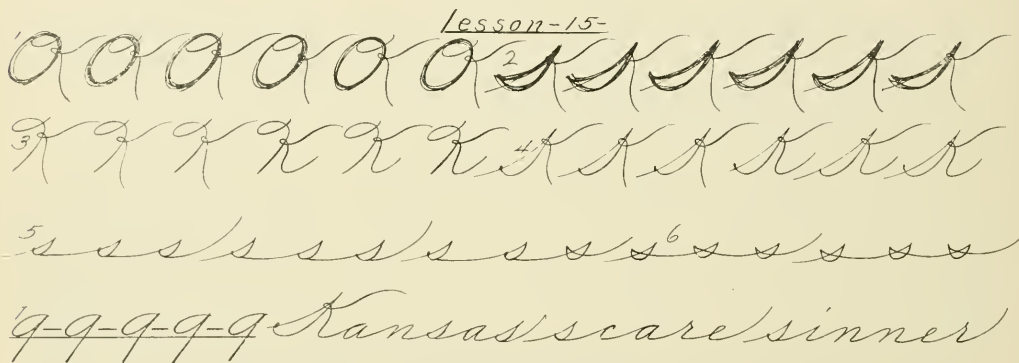


CANNON'S BUSINESS COLLEGE.

Number Three.

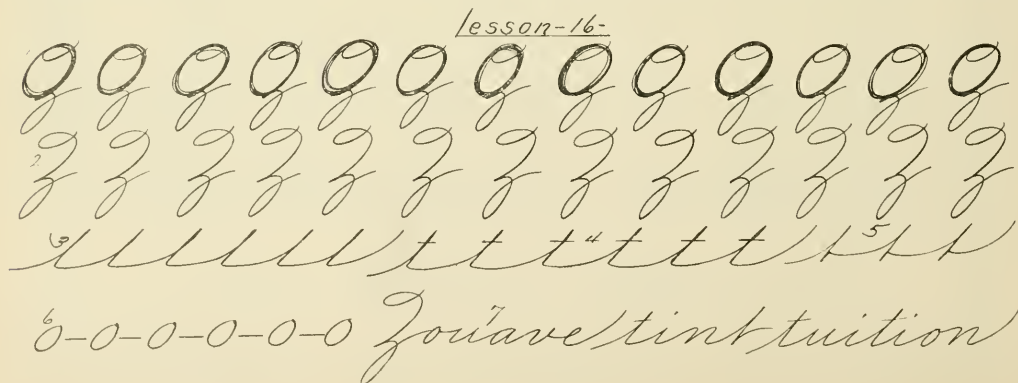
Lesson 15

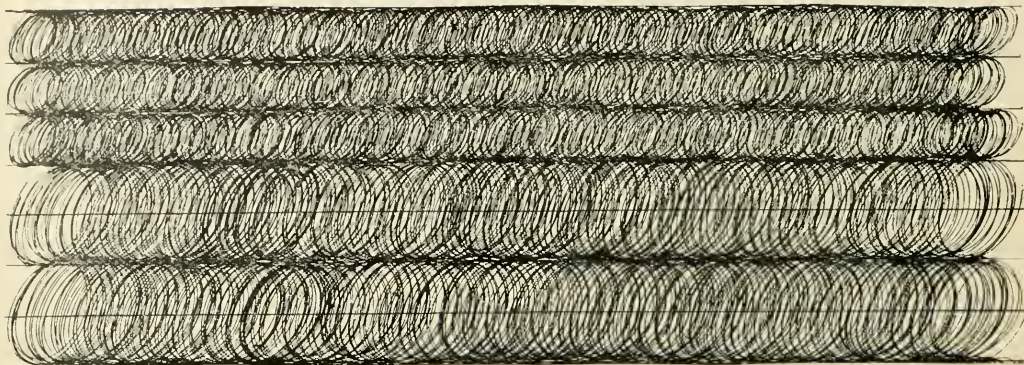
The first part of capital *K* is similar to capital *H*. Start last part with a curve and finish with a curve. Join it to the first part about half way down. Small *x* should be made pointed at the top and kept full and round. Figure *9* is made similar to small *a* with the addition of a straight slanting downward stroke. Figures *7* and *9* are made through the line.



Lesson 16

We make the first part of capital *Z* a capital stem, retrace slightly in making the loop. Try small *t*. Exercise retracing as far as you can without using the fingers, then cross them, keeping cross stroke parallel with base line. Close figure *0* at top and watch the width. Devote about two pages to the words in each lesson, making them in columns and keeping work neat and clean.





OVAL EXERCISES BY VALENTINE KRAEMER, PUPIL IN CHICAGO BUSINESS COLLEGE, E. FITZGERALD, TEACHER OF WRITING.

Lessons in Business Penmanship

BY A. R. BURNETTE, ASHLAND, ILL.

Number Six.

Lesson No. 28.

The first stroke of the capital *K* may begin with either the loop or small straight lines. Second part of letter is two compound curves joined together by a very small loop. Finish *K* above or below base line. In practicing the words and sentence see that your hand is gliding smoothly over the paper.

Lesson No. 29.

Begin lesson with curve line exercise, with a count of 1-2-1-2-1-2, making a short pause at the top and bottom of exercise. Begin second exercise with upstroke of small *I*, finishing with indirect oval at the top.

Exercise 3 begins the same as No. 2. Here we have the direct and indirect ovals combined, together forming the upper and lower part of the *G*. Finish letter with sharp angle and horizontal curve. Second style of *G* is finished with downward straight line, stopping on base.

Lesson No. 30.

Begin lesson 30 with the figure eight exercise. From this exercise we develop the down stroke of the capital *S*. Curve up stroke of letter well. Down stroke should be a compound curve connected with a horizontal curve forming the lower part of the letter. Finish the *S* with a sharp angle or dot. Try to get your work the same size as copies.

Lesson No. 31.

We will begin this lesson with the same exercise as given in preceding lesson. First part of the *F* and *T* is formed like the second part of the capital *S*. Finish the two capitals with a small loop and compound curve thrown over first stroke. Begin second style of letter like top of figure seven. Spend at least one hour on the word copies.

103. *KKKKKKKK*

104. *Kansas Kansas Kindness*

105. *Keep in practice Keep'*

106. *GGGGGGGG*

107. *Gaining Grain Gain*

108. *Gunner Gunner Gap*

109. *SSSSSSSS*

110. *Summer Sunshine Sun*

111. *Sold goods for cash*

Lesson No. 32.

Spend from five to ten minutes on the indirect oval before beginning on the capital *P*. Begin the capital with a compound curve, finishing with a small indirect re-traced oval, forming the finishing stroke. Second style of *P* begins with the up stroke of the capital *S*. Care should be taken not to get the capital *P* too wide through the center.

Lesson No. 33.

We will begin lesson 33 with the same exercise as preceding lesson. The capital *R* is the *P* finished with a small loop and compound curve; the small loop connecting the two parts of the capital should point upward. Try to write the words and sentence with as much freedom as possible.

Lesson No. 34.

Begin first style of *B* with a right curve and downward straight line. Care should be taken not to get the loop too large in second part of the capital. Finish the *B* with a sharp angle or small dot. Second style of *B* begins like second style of *P* and *R*.



We recently received specimens of writing done by the pupils of Mr. J. L. Wallace, of the business department of the Portland, Oregon, Business College which show an unusual degree of proficiency not only on the part of the pupils but on the part of the teacher as well.

Some very creditable specimens of writing have been received from W. E. McLaughlin, of the Fresno, (Calif.) Business College. If we mistake not, Mr. McLaughlin will some day be one of America's finest penmen.

One of the best letters in a professional business hand received at this office during the past month came from the pen of Miss Nina P. Hudson, teacher of penmanship and the commercial branches in Cavanaugh's Commercial College, New Britain, Conn.

Mr. O. H. McLendon, President of the McLendon Business College, McHenry, Ill., states that he is highly pleased with the BUSINESS EDUCATOR. He also states that he thinks every aspirant to a high mark of calligraphic ability should read the BUSINESS EDUCATOR. Some specimens of Mr. McLendon's work in the way of flourishing, ornamental writing, lettering, etc., which he recently sent us, show that he possesses much more than ordinary ability for handling the pen.

G. A. Henry, penman in the Central Commercial College, Kansas City, Mo., sends a number of very well written cards, ornamental style. If we mistake not, some day Mr. Henry will be known as one of the finest in the country. The cards do him much credit, indeed.

Mr. W. H. Berghern, formerly Principal of the Forman, North Dakota, High School, now has charge of the shorthand, typewriting and penmanship in Aaker's Business College, Fargo, North Dakota.

A large variety of well written cards is at hand from the pen of Mr. G. E. Weaver of Mt. Morris, Ill., the chalk talk lecturer, penman, artist, etc. Accompanying the same was a letter written with white ink on blue paper, which is the finest thing we have ever seen from Mr. Weaver's pen. When Mr. Weaver entered the chalk-talk business we were afraid his penmanship would not hold up, but this specimen would indicate that he is improving.

112. *P P P P P P P P*

113. *T T T T T T T T*

114. *Famine Famine Firm*

115. *Time Time Train Top*

116. *O O O O O O O O*

117. *Penman Pumpkin Pull*

118. *Pine Pullman Pullman*

119. *O O O R R R R R R R*

120. *Runyon Runner Runner*

121. *Review your work Rev*

122. *B B B B B B B B*

123. *Business Burns Bills*

124. *Buy Mdsc for cash B*



Lessons in
Real Rapid Writing
by C. P. Zaner.

Ease

Next to legibility and speed comes ease of execution. If one cannot write with ease and comfort, much writing is inclined to become burdensome and distasteful. The secret of ease in writing is the employment of the larger muscles of the arm. This at first is rather difficult, because the muscles being large and used to performing large and strong acts, they are not skilled sufficiently to perform such small motions as are necessary in such a small and skillful art as writing. By practice and repetition they can, however, be trained to assist the fingers, so that writing becomes what is known as "easy" in execution, meaning by that term that it is not so tiring as finger movement writing.

You will, therefore, do well to cultivate as much arm movement as possible, and it is possible to learn to write with almost pure arm movement. At least learn to use enough arm movement to relieve the fingers of excessive action. This can be easily done by causing the little finger to slip toward the right between letters. Therefore, do not let the little finger rest in one place, but see that it slips freely toward the right.

Mmmmm Mmmmm Mmmmm

η η η η η η η η η η π π π π π π π π π π

Now is the time to improve in writing

Make the diminishing *N* exercise at the top of the above plate with a rapid, easy, semi-rolling, arm movement. Make it at a rate of from two to three hundred down strokes to the minute, and learn to make it orderly and round at the top and angular at the base. Study the form of the *N* and then make it much the same as the exercise. Study turn and angle, and spacing between words in practicing upon the sentence. Be careful how you finish the *n* in the first word. Be careful how you *finish* each word.

~~XXXXXXXXXXXXXXXXXXXX~~ rrrrrrrrrrrrrrrr

1 1111111111 111111 111111

y y y y y y y y y y y y y y y y

q q q q q q q q q q q q q q q q q q

Use a rapid, up-and-down, air movement in the compact, straight-line exercise given. Then the form following it, avoiding a loop and retracing as far as possible. Study the *j*, *y*, and *g*, as all are quite similar. See that each *r* has two turns and that the *g* is closed at the top. Then they will never be mistaken one for the other. Letters should be alike as well as unlike; alike in general qualities, but unlike in some important detail.

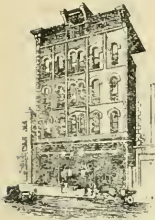
MMMMMM MMMMMM MMMMMMMMMMMM

m m m m m m m mmm mmm

Mind your muscle and you'll win. M

The *N* exercises should be made rapidly with the arm movement and without the aid of the fingers. Keep the letter *N* round on top and sharp at the bottom. See how uniform in size you can execute the minimum letters in the sentence. Be careful how you begin *r* and finish *u*. Also be careful to close *a* and *d*. Study spacing *between* words.

STEWART BRANCH
ESTABLISHED 1882



SCHOOL OF BUSINESS
10 112 S. BROAD ST.

The RIDER MOORE & STEWART SCHOOLS OF BUSINESS.

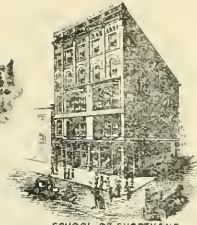
Shorthand and Typewriting

MAIN OFFICE 10-12 SOUTH BROAD STREET

F. B. MOORE, PRES. & SECY.
J. E. GILL, VICE PRES. & TREAS.

RENTON, N.J.

RIDER BRANCH
ESTABLISHED 1888



SCHOOL OF SHORTHAND
BROAD & FRONT STS.

Aug 28, 1902.

Messrs. Janes & Blosier,
Columbus, O.
Gentlemen:-

Inclosed find One Dollar
for the Business Educator for the
coming year. I could not afford to
do without it for twice the price.

We are very busy here now and the
indications are that the attendance
will be very large.

Shall try to get you a good club
soon.

Yours very truly,
W. N. Currier

In this plate we have the looped *j*, *r*, and *g*, instead of the retrace forms as formerly given. Practice them. Then use the ones you can make best and like best. In this way you can learn to *like* writing and learn to write so that others will like your writing. Endeavor to do all work freely. The loops need not be long or large. In fact, they should not be, as they then interfere with the writing beneath.

ooooooooooooooooooooooooooooo
j j j j j j j j s s s s s s s s s s
y y y y y y y y y y y y y y your your y
g g g g g g g g g g g g g g game game g

\$500.⁰⁰/₁₀₀

Phila., Pa., Sept. 17, 1905.

At sight, pay to the order of—
Howard & Haines—
Five Hundred ⁰⁰/₁₀₀— Dollars,
Value rec'd. and charge to account of—
To Homer Hans. } Morrissey & Co.
York, Pa.

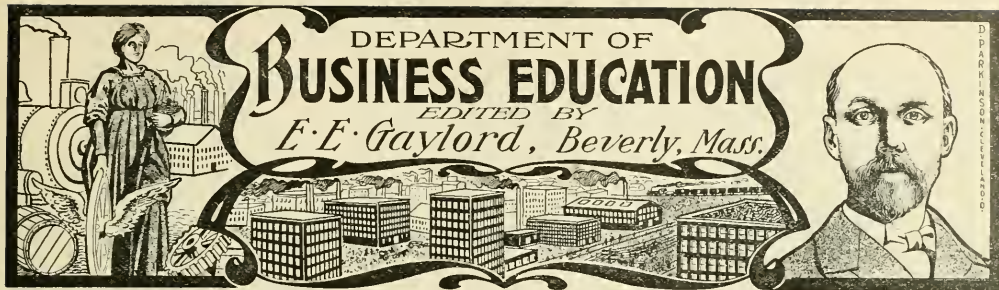
HIGH GRADE BUSINESS FORMS BY E. C. MILLS, ROCHESTER, N. Y.

J J J J J J J J J J J J J Join letters uniformly.
I I I I I I I I I I I I I Improve always. Ind.
J J J J J J J J J J J J J Train the muscle.
F F F F F F F F F F F Freedom and ease.
Z Z Z Z Z Z Z Z Z Z Z Zeal and sense win.
X X X X X X X X X X X Xenia, a city in Ohio.
S S S S S S S S S S S Sureness and grace.
L L L L L L L L L L L Gain wisdom and skill.
L L L L L L L L L L L Learn to be liberal, L
K K K K K K K K K K K Kindness always wins.

\$1500⁰⁰/₁₀₀

Huntington W. Va., Jan 4, 1906.

Nine months after date we promise to
pay to the order of Martin Cunningham Co
Fifteen Hundred ——— Dollars
Value received
P. H. Mun and



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

Impressions by the Way.

While on our annual vacation trip among the schools, during the past summer, we went from Chicago to Muskegon, Michigan, by boat, arriving in the pleasant harbor soon after sunrise. As the air was cool and invigorating, we set out for a pedestrian tour of the city, after a good breakfast at the Wellington Hotel. Having located the domicile of C. B. Bowerman, the vigorous and practical head of the commercial department of the Muskegon High School, and swallowed our disappointment at finding him, like ourselves, away from home on a vacation trip, we walked out through the principal residence and business streets, finding the city one of the most attractive small places we have seen. The High School occupies a particularly pleasing building set in the midst of spacious grounds, well kept and shady. Mr. Bowerman, who has an enviable reputation for getting good results in his commercial teaching, is to be congratulated because of the almost ideal conditions under which he is permitted to do his work.

About nine o'clock we dropped into the office of the Muskegon Business College, where we were cordially received by E. C. Bisson, the proprietor. Mr. Bisson has very pleasant rooms in a modern business block, in the heart of the city. His equipment is up-to-date in every respect and he seems to be conducting a good school, although the size of the city and the proximity to Grand Rapids make it comparatively a small school.

* * *

Michigan has unexcelled electric car service, and we enjoyed a delightful ride from Muskegon to Grand Rapids by the electric. It seemed as though plenty had veritably been scattered over a smiling land. This impression was deepened by the attractiveness and the apparent prosperity of the world's greatest furniture-making city. We found A. S. Parish, the president of the Grand Rapids Business University, and his associates full of business. Mr. Parish had just returned from the enthusiastic Gregg Convention at Peoria, and we found him an ardent admirer of our genial friend with the Auburn hair. Mr. Parish is one of the Old Guard full of years and experience, and ready to extend fraternal greeting to a brother in the work. The school occupies the top floor of a business block centrally located. The rooms are commodious and equipped, we judge, with some of the far-famed office furniture of Grand Rapids. Mr. Parish, like all the rest of the brethren whom we met during the summer, was expecting an unusually good business this fall; subsequent correspondence appears to justify this roseate view of prospects generally throughout the country, for from all

parts of the country there come reports of largely increased enrollment, and our friends, the ever vigilant and aggressive publishers, say that their business has greatly increased over an amount that, at a corresponding period last year, was thought a very gratifying growth.

* * *

Grand Rapids is favored with two good business schools, the McLachlin Business University having been established there several years ago by Mr. A. D. Skeels, who is at present the principal commercial teacher in Temple College, Philadelphia. We were pleasantly greeted by Mr. McLachlin, the local principal (the school is owned jointly by the McLachlin Brothers, the elder one of whom has a very successful school "over the line," in Ontario,) and shown through large well-lighted rooms completely equipped with modern furniture and the necessary apparatus for up-to-date commercial teaching. There is a bracing atmosphere about this school that stamps its aggressive principal as one of the wide-awake, cordial, and energetic young men who today are everywhere taking places in the van of progress.

* * *

From Grand Rapids we ran south to Kalamazoo, which, in most commercial teachers' minds, is associated with a whole-souled gentleman with an aquiline nose, the marvelously rapid typewriter operator, Charles H. McGurrian. Our time being limited, we did not hunt up Mr. McGurrian, but looked instead for the home of Parsons Business College, which we found very pleasantly situated in the residence part of the city. Mr. W. F. Parsons, the proprietor, and his daughter, Miss Carrie Parsons, who are frequently met at the Federation Conventions, were absent for a short vacation trip to their summer cottage in northern Michigan; Mr. Parsons' son, however, showed us about the convenient and roomy building which Mr. Parsons owns and which is used exclusively for school purposes. This school is a type of the more prosperous schools of the Lake and Mississippi Valley states. It gets a good class of students whose age averages probably nearly eighteen years; students who come largely from the country and the smaller towns, having received a fair fundamental training in the public schools and having had to do enough manual labor at home to have developed a considerable degree of "stick-to-it-iveness," common sense, and ambition to excel. This is the class of young people that invariably — all other conditions being satisfactory — receives a welcome by the shrewd business men of our large cities. The country boy who thinks that there is no place for such as him in the city should dismiss his fears in a hurry, for the country boy with healthy body, alert mind, and good habits is just

the material that astute business men are eagerly looking for. Here is a school that enrolls from two hundred to two hundred fifty young people of this kind every year, and it is but one of scores of its kind. Is it not an outrage that its printed matter may not have in the mails the same rights that are accorded to that sent out by more pretensions but oftentimes less practically effective institutions? Is not this question of second-class mail rates a matter of indirect interest to the business man who obtains the product of the business schools, and is it presuming too far to ask for his influence in bringing about, in the next session of Congress, action that shall secure just treatment of the commercial schools at the hands of government officials?

* * *

Our experiences in Battle Creek were varied and interesting. We "put up" at the Post Tavern, an elegantly furnished hotel, not excelled in either its cuisine or its service by any but the most expensive caravansaries of the largest cities. Of course we knew that we should have Grape Nuts and Postum Cereal for breakfast, and we half expected to be offered Post checks to send to our friends as souvenirs, for this institution is one of many monuments to the industry and business success of C. W. Post, the great apostle of cereal foods and the matchless exemplar of the success of intelligent advertising. Besides the "White City," where the various proprietary articles of food controlled by Mr. Post are manufactured, there are in Battle Creek, to remind us of this aggressive American, a Post Theater, the Post Building, Post Tavern, and Post Street.

But there is another man whose impress has been made and is being made on this home of the Seven-Day Adventists. This man is N. S. Phelps, president of the Ellis Publishing Company, of the Phelps Sanatorium, and of the Malta Vita Pure Food Company, whose product is now rivaling those of the Post Company in every market. The magnificent Sanatorium, built at a cost of about \$100,000, is capitalized at \$250,000; the Malta Vita Pure Food Company is capitalized at \$5,000,000, and at the foundation of all this glittering structure of business activity and prospective wealth lies the business of the Ellis Publishing Company. The plant of this Company is in an unattractive part of the city, in a most uninviting building, but it is the scene of remarkable activity, and the harvest it reaped in the days of its greatest popularity made possible all the business expansion that its promoters have since enjoyed. Besides the publications of the Company which seemed to occupy somewhat a minor place in the interest of the workers, the speedy process were printing tens of thousands of Malta Vita car-

tons and thousands of copies of papers and books sent in as job work from outside concerns. We were most hospitably received by Mr. Williams, the manager, who showed us through the extensive hive of humming machinery and busy human bees, and then took us to visit the beautiful and lavishly furnished Sanatorium. If poor old "Vannaut" could have achieved, in the course of his carping life, a little fraction of the business success that N. S. Phelps, formerly president of the San Francisco Business College, has won, he would probably be less intolerant than he now is.

Pictorial Pointers Several months ago we decided to introduce this year, as a feature of this journal, a series of views of public and private commercial schools, including buildings, classrooms, offices, and equipment. The space for this department being limited, however, and our report of the Minneapolis convention, with our selection of the papers read there, being rather extensive, we have been prevented from carrying out our purpose until this issue. Nevertheless we have been accumulating good material, as the handsome illustrations in this num-

ber indicate. Subsequent numbers will contain, in pictorial form, other valuable suggestions to alert school men. We have other helpful and interesting features in process of development, but, in accordance with our policy of promising little and doing much, we shall let the appearance of these special features be their own announcement.

Legitimate Soliciting

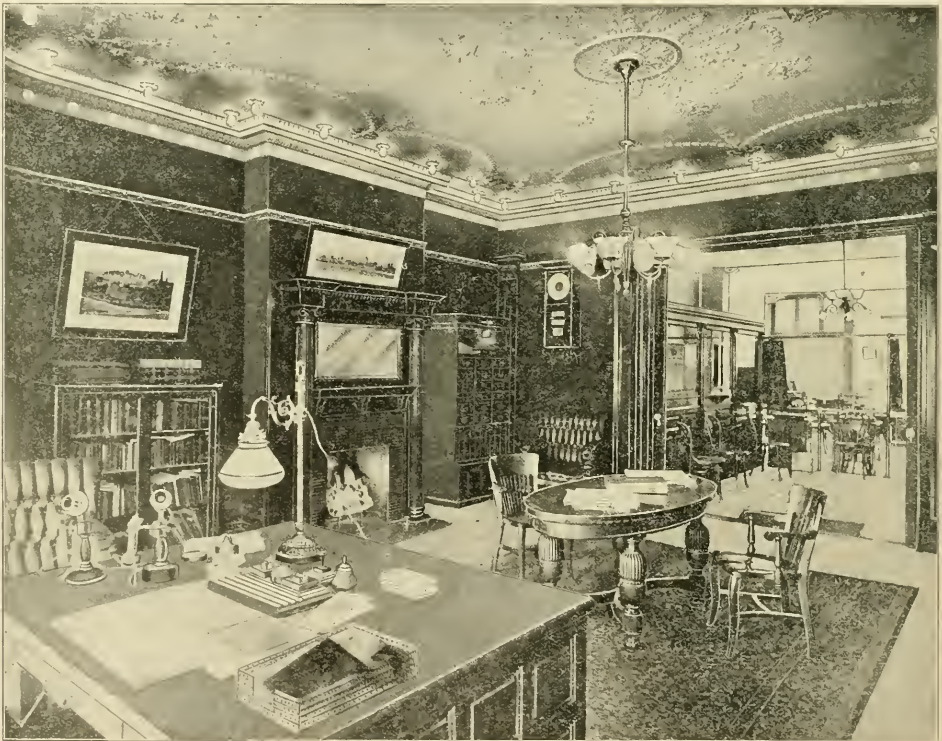
MR. EDITOR :

You have requested me to give your readers my opinion of "soliciting" as a means of promoting the welfare of commercial schools. As everybody knows, or should know, the idea of canvassing for pupils did not originate with commercial schools, nor is the abuse of that method chargeable to commercial schools alone. I was solicited to attend a denominational seminary by a clergyman, who was a member of the faculty of that institution, about forty-five years ago, and he told me a story about the advantages the school afforded and the quality of accommodations those pupils enjoyed who "boarded in," which, as I

look back upon it now, seems as strong as the circumstances justified.

DRAWING THE LINE

There is no objection that I can see to a representative of a school of any kind calling on suitable young people and honestly laying before them the advantages possessed by that school. Indeed, it seems to me a perfectly legitimate and proper method of advertising a school. There is, on the other hand, every objection to soliciting everybody who has the price without reference to age, ability, or attainments. As I see it, no school can afford to put it on no higher ground—to receive a candidate as a pupil whose mental and educational equipment are not such as to assure his success in mastering the course of study—certainly cannot afford to urge his attendance. One ill-prepared, thick-headed pupil, going out and attempting to use the knowledge provided by the very best commercial school, will do the school more harm than a dozen bright, successful ones will do good. Everybody with whom the dullard comes in contact is certain to know what school he attended, while the bright one will do his work well,



PICTORIAL POINTERS.—The Private and Public Offices of the Egan School, Hoboken, N. J. This splendidly-equipped school occupies its own building, a remodelled private mansion of the old days. Note the effect of the stucco work and the incandescent electric light bulbs on the ceiling. Catch the impression of homeliness and elegance produced by the mantel and fireplace, the tasteful pictures, the rich floor rug, and the massive furniture. Observe the convenience and system signified by the electric program clock, the modern filing cabinet, and the desk telephones connecting with each classroom and with the city telephone system. The Public Office, or waiting room, comprises the space visible beyond the sliding doors. The Private Office is about twenty-five feet wide by thirty-five feet long. It is heated by steam and it receives natural light through a large bay window immediately behind President Egan's desk, looking down a busy street to the Hoboken-New York ferries.

as will be expected of him, and no questions will be asked or statements made.

PAY SALARIES, NOT COMMISSIONS

When canvassers or solicitors are employed, they should be given iron-bound instructions as to what to say and what not to say, and they should be paid salaries, never commissions. The latter places so strongly before the solicitor the temptation to say unwarranted things that it strains the honesty of a pretty right-minded man.

Canvassers, working on commissions, have done irreparable harm to all the schools in cities where they have operated. The injury is not confined to those schools which employ them, but that method of advertising, and its inevitably attendant evils, casts a stigma on the business which honest methods practiced by other schools cannot overcome.

The sooner every commercial school proprietor learns that the public hates sham, buncombe, and unwarranted statements, and that it estimates men and schools at just about their real value, the better it will be for themselves, the rising generation, and the cause of commercial education.

L. L. WILLIAMS.

Rochester, N. Y., Sept. 15, 1902.

The Advantages and Disadvantages of Soliciting Students

MR. EDITOR:

This subject, I understand, has been argued by college men, and now that you invite me to discuss the question, I presume you want the opinion of a business man, or the business view of it combined with that of the school man.

Soliciting, if done properly, is perfectly legitimate, and is necessary in all lines, but the main objection to solicitors in general is that they are not strictly honest, and for this they are perhaps more to be pitied than blamed. This class of solicitors are shiftless; they work here and there on the surface of the earth, and have no regular calling. They are, in a way, clever, good talkers, and smooth; but they lack permanency, uprightness, and truthfulness, and when engaged in this class of business, calling upon the laboring man, they take advantage of his ignorance, and, in an unscrupulous way, represent things to him which the school manager knows nothing about.

UNPLEASANT EXPERIENCE

It is true, I have had considerable experience with solicitors in general, not only in this business but in other lines. If business college men would act fairly toward one another, and not hire those men and take them away from each other, and if the college principal, before engaging another man employed in the city in the same line of business, would have the business courtesy to ask his competitor as to the standing and reputation of this man, if his accounts are satisfactorily closed, and if collections have been turned in, etc., then, if he would use his good judgment and decline his services, the unscrupulous solicitor would soon look to some other source. We find, however, that college men even endeavor to secure teachers from other schools, and thereby rob the children of the kind of training they have been accustomed to, and seriously interfere with the progress of such students. There are other solicitors who go from school to school, carrying information from one school to

another, and work upon the sympathies of the proprietor and endeavor to secure a situation by gaining his confidence and condemning his competitors and praising the school and the president with which he intends to affiliate himself. Such men who flatter should be carefully watched, as they usually practice deception also.

I know from experience, men who will work for a certain salary under the pretense that they are working faithfully, and at the same time work for some other firm. There are others who pretend they are working, hand in their written reports and who have never visited the parties to whom they have been sent. Such men, as a rule, when discovered, will turn around and endeavor to secure employment with another college in the same locality and then, to cover up their tracks, go about condemning their former employers. How can such a condition of affairs be avoided? The school that has a good standing and reputation, the man who is honest and has a good character, is run down to the level of a common politician. If the colleges would combine, and keep their word, and not engage men of this class, perhaps better conditions could be secured, but as a rule, in every locality there are college men who make rules and laws with a view of breaking them. It is known that some even resort to such methods to break the contracts of their competitors and instruct their agents to do so, and write articles to be printed in irresponsible papers condemning their competitors, and use such articles against their competitors in competition. Then again, there are commercial colleges that pretend to teach their pupils how to make contracts and respect them, and then, in their circulars and pamphlets, announce in large head-letters, "Do not sign any written agreements when making arrangements to join a school." There are college men, and principals at that, who even endeavor to entice students from another school after they are once seated, contracted, and tuition paid for.

SIGNING CONTRACTS

The last two arguments lead me to write about the matter of signing contracts. Business generally is conducted upon contracts, and I personally would prefer to sign a contract, so as to avoid any misunderstanding. I find that more misunderstandings arise on account of verbal agreements, than in any other way. A man would say: "You said so and so," and this is denied. A year ago the agreement was made, and the memory now fails. Unless both parties are reasonable, the misunderstanding sometimes resolves itself into a lawsuit. The most annoying thing that we have had to contend with, on the part of agents, was the promise or guarantee of situations and the offering of books free, etc. We think it well to insert a clause in the contract so that agents cannot offer such inducements, and the party who signs the contract will then have no right to complain. Of course, other colleges again offer books free, and people hear of it and think that this is a general rule of all schools. There are many other abuses which can be traced to the agents. I pity the unfortunate fellow who is dishonest, and does not know it, and who thinks he is right. To sum the matter up, I think that business college principals could organize an association, sign agreements, and place their grievances in the hands of a committee so elected to adjust any difficulties and misunderstandings which may arise through the solicitors or

representatives. If men are bound by an association of this kind, it will not be necessary to draw up legal contracts to protect one's business when attacked by unprincipled solicitors.

THE PUBLIC NOT ALTOGETHER INNOCENT.

The general public is also somewhat to blame. People will twist the least thing said by a solicitor or representative who offers a little assurance to the way of employment, and misconstrue the meaning as a direct promise and guarantee to furnish employment with the education, and school managers who will allow the business to come to such a level cannot exist very comfortably in a community and place their students upon their own resources, so that those who are really worthy and ambitious should be favored while those who do not deserve a recommendation should be left to look out for their own interests. Such promises also interfere with the discipline of the school, and if a boy feels that the college must furnish him a position when his time is up, he takes things easy, becomes lazy, and is apt to waste more or less of his time, and not work for promotion and advancement.

Another reason why contracts should be entered into, is, that they are a convenience for the office clerk. They can be entered upon the books and classified as to day or night school business, what course is to be pursued, books sold or loaned, the terms of payments, what day, month, how much, length of time, and what kind of courses.

SUGGESTED REGULATIONS FOR SOLICITORS

If college men cannot combine and form an association, they should instruct their solicitors to observe some rules like the following:

Do not go to your competitor's place of business and hand out your cards and circulars.

Do not represent yourself as a teacher in the school when you are not employed as such.

Do not fail to hand in the money that you have collected, even though you think that you have something coming to you.

Do not offer books free when the college must pay and charge for them.

Do not guarantee positions to all your patrons. Allow them to try to obtain a place for themselves, and encourage them to do so.

Work faithfully for your employer, and endeavor to learn his policy and principles of doing business.

If you are employed on a commission, do not misrepresent the business in order to secure your commission.

If you are employed on a salary, work just as hard and faithfully as if you were employed on a commission.

Make your employer's interests your own interests.

Do not promise big inducements, short courses, etc., but sell a course for the length of time required to complete the same.

Do not break contracts or discourage people after they have once made arrangements to enter another school.

Do not visit other colleges and endeavor to secure a situation in case you lose the one you are now holding.

In case you leave your employer and work for another party, do not run him down or condemn him. Remember, he has paid you a salary in the past and helped you to earn a living.



PICTORIAL POINTERS.—Rooms occupied by the Office Practice and Graduating Department of the Shoemaker & Clark School of Business, Fall River, Mass. These rooms are heated by steam, well lighted, and perfectly ventilated. The furnishing is costly and it creates the impression that here is a school founded on merit, a school that is orderly, progressive, aggressive, and truly educational.

Do not make people sign contracts, and as an inducement, tell them that if they do not want to go and do not like it, they can stop at the end of the first month.

Do not be afraid to make a straight sale; represent your business properly.

Try to be honest, sincere and truthful. Will you?

O. A. HOFFMAN.

Milwaukee, Sept. 4, 1902.

Business Tips.

GEORGE HORACE LORIMER.

[Extracts from "Letters from a Self-Made Merchant to His Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in *The Saturday Evening Post*, and that are soon to be published in book form by Small, Maynard & Co., Cambridge, Mass., to whose courtesy we are indebted for permission to make these extracts.—THE EDITOR.]

TO A STUDENT FINISHING SCHOOL.

The sooner you adjust your spending to what your earning capacity will be, the easier they will find it to live together.

There is plenty of room at the top, but there is no elevator in the building.

If you gave some fellows a talent wrapped in a napkin to start with in business, they would swap the talent for a gold brick and lose the napkin; and there are others that you could start out with just a napkin who would set up with it in the dry-goods business in a small way and then coax the other fellow's talent into it.

Pay day is always a month off for the spendthrift, and he is never able to realize

more than sixty cents on any dollar that comes to him. But a dollar is worth one hundred and six cents to a good business man, and he never spends the dollar. It is the man who keeps saving up and expenses down that buys an interest in the concern.

When a lot of young men get off by themselves some of them think that recklessness with money will brand them as good fellows, and carefulness is meanness. That is the one end of a college education that is pure enstedness; and that is the one thing that makes nine business men out of ten hesitate to send their boys off to school.

The meanest man alive is the one who is generous with money that he has not had to sweat for, and the boy who is a good fellow at some one else's expense would not work up into first-class fertilizer. That same ambition to be known as a good fellow has crowded my office with second-rate clerks, and they will always be second-rate clerks.

The fellow who has to break open the baby's bank for car-fare toward the end of the week isn't going to be any Russell Sage when it comes to trading with the old man's money.

The boy who does anything just because the other fellows do it is apt to scratch a poor man's back all his life. He's the chap that's buying wheat at ninety-seven cents the day before the market breaks. They call him "the country" in the market reports, but the city's full of him. It's the fellow who has the spunk to think and act for himself, and sells short when prices hit the high C and the house is standing on its hind legs yelling for more, that sits in the directors' meetings when he gets on toward forty.

Use a little common sense, caution, and conscience. You can stock a store with

those three commodities, when you get enough of them. But you've got to begin getting them young. They ain't catching after you toughen up a bit.

ON COLLEGE TRAINING AND BUSINESS.

Some men learn all they know from books; others from life; both kinds are narrow. The first are all theory; the second are all practice. It's the fellow who knows enough about practice to test his theories for blow-holes that gives the world a shove ahead, and finds a fair margin of profit in shoving it.

I think you'll find it safe to go short a little on the frills of education; if you want them bad enough, you'll find a way to pick them up later, after business hours. The main thing is to get a start along right lines, and that is what I sent you to college for. I wanted you to learn good mental habits, just as I want you to have clean, straight physical ones. I haven't any sympathy with a lot of these old fellows who go around bragging of their ignorance and saying that boys don't need to know anything except addition and the "best policy" brand of honesty. We started in a mighty different world, and we were all ignorant together. The Lord let us in on the ground floor, gave us corner lots, and then started in to improve the adjacent property. We didn't have to know fractions to figure out our profits. Now a merchant needs astronomy to see them, and when he locates them they are out somewhere near the fifth decimal place.

There's just as many chances for a fellow as ever, but they're a little gun shy, and you can't catch them with any such coarse method as putting salt on their tails.

I've always made it a rule to buy brains, and I've learned now the better trained they are, the faster they find reasons for getting their salaries raised. The fellow who hasn't had the training may be just as smart, but he's apt to paw the air when he's reaching for ideas.

TO A YOUNG MAN JUST OUT OF SCHOOL.

It's not what a man does during working hours, but after them that breaks down his health.

A fellow and his business should be bosom friends in the office and sworn enemies out of it.

A clear mind is one that is swept clean of business at six o'clock every night and isn't opened up for it again until after the shutters are taken down next morning.

Some fellows leave the office at night and start out to whoop it up with the boys, and some go home to sit up with their troubles—they're both in bad company. They're the men who are always needing vacations, and never getting any good out of them.

You will always find it a safe rule to take a thing just as quick as it is offered—especially a job. When I was a young fellow and out of a place I always made it a rule to take the first job that offered, and to use it for bait. You can catch a minnow with a worm, and a bass will take your minnow. A good fat bass will tempt an otter, and then you've got something worth skinning.

Putting off an easy thing makes it hard, and putting off a hard one makes it impossible.

There is one excuse for every mistake a man can make, but only one. When a fellow makes the same mistake twice, he's got to throw up both hands and own up to carelessness or cussedness.

Seeing the world is like charity—it covers a multitude of sins, and, like charity, it ought to begin at home.

TO A YOUNG MAN ENTERING AN OFFICE.

A business man's conversation should be regulated by fewer and simpler rules than any other function of the human animal. They are:

Have something to say.

Say it.

Stop talking.

Beginning before you know what you want to say and keeping on after you have said it, lands a merchant in a lawsuit or the poorhouse, and one's a short cut to the other.

Remember, too, that it's easier to look wise than to talk wisdom. Say less than the other fellow and listen more than you talk; for when a man's listening he isn't telling on himself and he's flattering the fellow who is.

There's no such thing as love at first sight in business. A man's got to keep company a long time and come early and stay late and sit close, before he can get a girl or a job worth having.

Whenever anyone offers to let you in on the ground floor it's a pretty safe rule to take the elevator to the roof garden.

TO A NOVICE IN THE OFFICE.

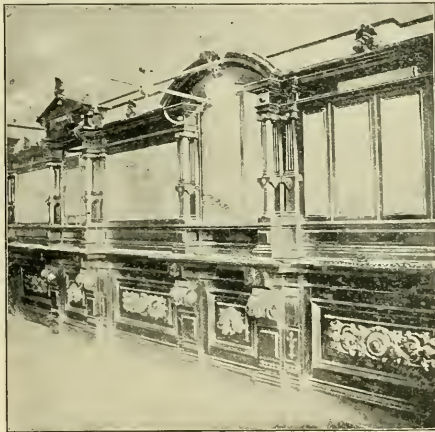
I haven't any special objection to your writing to girls and telling them that they are the real sugar-cured article, for, after all, if you

overdo it, it's your breach-of-promise suit, but you must write before eight or after six. I have bought the stretch between those hours. Your time is money—my money—and when you take half an hour of it for your own purposes, that is just a petty form of petty larceny.

A man can't have his head pumped out like a vacuum pan, or stuffed full of odds and ends like a bologna sausage, and do his work right. It doesn't make any difference how mean and trilling the thing he's doing may seem, that's the big thing and the only thing for him just then. Business is like oil—it won't mix with anything but business.

The fundamental principles which govern the handling of postage stamps and of millions are exactly the same. They are so simple that a fool can't learn them; so hard that a lazy man won't.

When a clerk crawls into the office in the morning, like a sick setter pup, and leaps from his stool at night with the spring of a tiger, I'm a little afraid that if I sent him off to take charge of a branch house, he



PICTORIAL POINTERS.—Front view of the banking fixtures in the Shoemaker & Clark School of Business, Fall River, Mass.

wouldn't always be around when customers were. Very few men are worth wasting time on beyond a certain point, and that point is soon reached with a fellow who doesn't show any signs of wanting to help.

It isn't the little extra money that you may make for the house by learning the fundamental business virtues that counts so much, as it is the effect that it has on your character and that of those about you, and especially on the judgment of the old man, when he's casting around for the fellow to fill the vacancy just ahead of you. He's pretty apt to pick some one who keeps separate ledger accounts for work and for fun, who gives the house sixteen ounces to the pound, and, on general principles, to pass by the one who is late at the end where he ought to be early, and early at the end where he ought to be late.

(Continued in December Number.)

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

EDITOR'S NOTE: It is intended that these references shall be cut out and pasted on cards of uniform size, which may then be filed on edge, alphabetically by subjects, in a pasteboard box or other convenient receptacle. A year's accumulation of these card-indexed references will be very helpful to the teacher of Commercial Geography.

CANADA.

Migration to the Canadian Northwest. (y) Marrian. Review of Reviews, September, 1902.

Mineral Resources and the Mining Industry of British Columbia. Wm. M. Brewer. Engineering Magazine, Sept., 1902.

Mr. Clergue of "New Ontario." Arthur E. McFarlane. Saturday Evening Post, September 13, 1902.

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The Census of Manufacturers. S. N. D. North. Review of Reviews, September, 1902.

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The Farmer's Balance Sheet for 1902. Wm. R. Draper. Review of Reviews, September, 1902.

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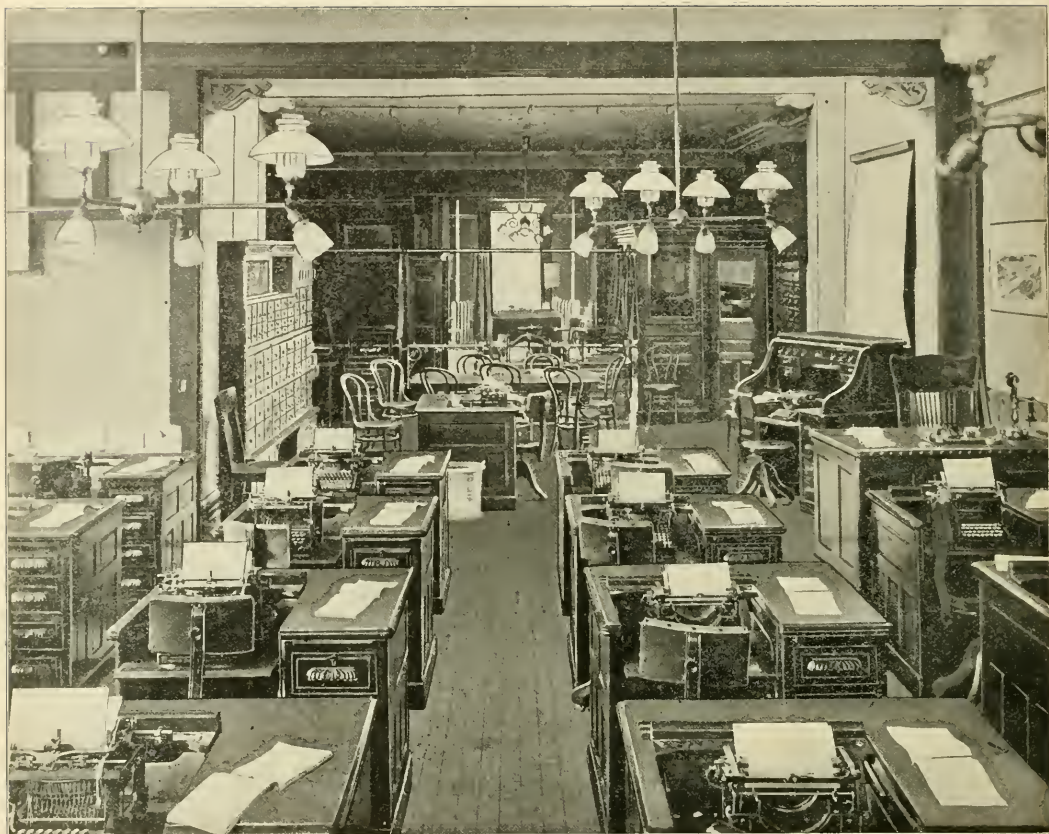
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Intensified Production and Industrial Development. Wm. D. Ennis. Engineering, September, 1902.

The Persian Gulf and International Relations. Capt. A. T. Mahan. National Review, September, 1902.

The Causes of the Development of Ancient Civilization in Arid Countries. E. W. Hilgard, Professor of Agriculture, University of California. North American Review, September, 1902.

The Geographical Conditions Determining History and Religion in Asia Minor. Prof. W. M. Ramsay. Geographical Journal, September, 1902.



PICTORIAL POINTERS.—The Typewriting Room in the Eagan School, Hoboken, N. J. Light is received on both sides and from the rear of this attractive apartment. It is on the first floor of the building, opening into the Public and Private Offices, a part of which may be seen beyond the sliding doors in the background. Besides the drop-cabinets, the adjustable typewriter chairs, and the variety of machines used, it should be observed that this department has the use of a very elaborate equipment for practical office work, a sort of typewriting Office Practice Department, one might say. Here are the various kinds of letter presses, duplicating devices, and systems of filing cabinets. The principal of this department of the Eagan School is to be congratulated both because of the beautiful, up-to-date equipment with which her students may work and because of the excellent results she is getting.

Auditing.

R. J. BENNETT, CHARTERED ACCOUNTANT,
PEIRCE SCHOOL, PHILADELPHIA.

The auditor of a partnership or company must certify to the accuracy of the Revenue (Profit and Loss) Statement, Balance Sheet, and Statement of Receipts and Payments before they are presented to the parties interested. To do this it becomes necessary for him to determine the present value of the assets, see that all liabilities are included, verify the details of the several books of the business, and the accuracy of all accounts. The above statements are known as the *financial statements*, and are usually prepared by the bookkeeper, but they are by no means complete unless certified by the auditor. Should the auditor find it necessary to accept the figures of the bookkeeper, or some other person immediately connected with the business, or should there come to his notice during the investigation any item that the bookkeeper cannot explain to his entire satisfaction, it is his duty to incorporate such information in his final report. And in case he accepts the valuation put

upon an asset, such as stock in trade, by some one else, he should satisfy himself that such valuation is a conservative one, but the circumstances should also be given prominence in the report. He should satisfy himself conclusively on all points before reporting, as he is responsible according to the impressions conveyed therein; but in order to make a thorough investigation, the work must not be curtailed nor neglected. When serving for a fixed fee there is a tendency at times to become neglectful and slight much of the work that is especially important. The young auditor will do well to guard himself against encouraging such a habit, as he is professionally culpable if he fails to detect an error or fraud by taking anything for granted, providing it comes within the scope of his investigation.

The main object of any business is to yield a return to the parties interested, and as those parties are unable to examine into the accuracy of details, it becomes necessary to engage the services of an auditor, whose duty it is to see that his clients are thoroughly informed on all matters pertaining to the business. He must see that the concern is properly and economically managed,

and ascertain whether all regulations of a financial kind have been properly complied with as laid down in the articles of copartnership, articles of association, resolutions, agreements, the law, etc.

PARTIAL AUDITS.

Sometimes an auditor is instructed to make a partial audit of accounts, and it may be left to his own judgment as to what should be done. While a partial audit is not advisable in all cases, it becomes necessary at times to comply with such a request. In this case the addition of all books of original entry should be verified, all exceptional journal entries carefully scrutinized, and the posting to all nominal, representative and special accounts, both as to aggregate amounts and separate items, should be checked. An audit, to be at all effectual, should include the vouching of all cash payments and the verification of the final cash balance. The cash receipts should also be verified if possible, and all securities examined, whether they be on hand or lodged with the bank as collateral.

(Continued in December Number.)

FEDERATION ANNOUNCEMENTS.

The Federation.

From Mr. E. W. Spencer, of Milwaukee, Wis., Chairman of the Executive Committee of the National Commercial Teachers' Federation, which meets in Milwaukee, December 29, 30, and 31, 1902, at the Spencerian Business College, we learn that the general program is about ready for publication but is withheld at this time because a few changes may yet occur.

On Tuesday evening the banquet will be held, at which time such eminent wits and speakers as Warr of Moline, Hon. Wm. Geo. Bruce, editor of the American School Board Journal, and Hon. Geo. W. Peck, Ex-Governor of Wisconsin, will appear. Those who were in Milwaukee in 1887 at the old Business Educators' Association will remember with relish the Governor's humorous account of his book-keeping methods and experience in his early days as a country editor and job printer.

On Wednesday afternoon from 2:30 to 6 o'clock there will be a joint meeting of the Federation and the Milwaukee Teachers' Association.

From Mr. J. A. Lyons, president of the Federation, we learn that Monday forenoon, December 29th, will be devoted to Federation matters. Monday afternoon, will be devoted to sectional meetings. Sectional meetings will be held Tuesday forenoon and the Federation meeting in the afternoon. Tuesday evening the banquet will be held and Wednesday forenoon the sectional meetings will be in session.

Present indications point to the most successful meeting ever held. The time we think is just right, as it will allow everybody to spend Christmas at home, and as the meeting will close Wednesday evening at 6 o'clock, it will allow nearly everybody to spend New Years at home also.

On to Milwaukee!

Special Session

Business Managers' Association

In view of the fact that the time for holding the next session of the Commercial Teachers' Federation at the City of Milwaukee will be limited to three days, thus giving the Business Managers very little time to transact the very important business that will come up at the meeting, I have deemed it advisable to call a special all day session of the Business Managers' Association to be convened at the rooms of the Spencerian College, Milwaukee, Saturday, December 27th, at 9 o'clock a.m.

I trust that every Private Business College will be represented at this meeting. Matters of very great importance will be considered. It will be to the interest of every school to take part in the proceedings of this meeting. If we desire our business to take the high standing which its merit so justly deserves we must form a strong Association for mutual protection, and for co-operation along the line of general matters.

I should like very much to hear from every Private Business College in the United States and Canada with their suggestions as to co-operation, and as to whether or not they can be present at the meeting.

Respectfully,
ENOS SPENCER, Pres.,
Business Managers' Ass'n.

Hurrah! Hurrah! Hurrah! National Business Teachers' Association.

Great effort is being put forth to make the next annual meeting at Milwaukee a grand success.

Important topics will be discussed by leading men in the profession. Modern methods and how to use them are some of the prominent features of the program.

I cordially extend to you and your friends an invitation to be present and enjoy the good things we have in store. Come and bring your friends and let us welcome them with a glad handshake.

ULYSSES S. FRYE,
President.

Private Commercial School Managers' Association.

MESSEURS, ZANER & BLOSER,
Business Educators,
Columbus, Ohio.

GENTLEMEN:—Replying to yours of the 30th, "Organization" will be the principal theme for discussion on the program of the Private Commercial School Managers' Association of the Milwaukee meeting. The officers at the association believe that the best results cannot be obtained from this association as long as it is so loosely organized as at the present time, and the problem under discussion between the members of the executive committee and the other officers is how to formulate, solidify and strengthen the plans of the association so as to make them productive of the greatest good.

There are a number of large and important questions, which will be presented to the members of the association. President Enos Spencer has already outlined some of these problems, others are fortuitous. It is earnestly desired that every progressive business college manager in the country will be in attendance, and be prepared to take active part in the problems confronting us. There is the matter of the second class mail rates for incorporated schools, the establishing of standards for commercial teachers, the best methods of advertising, and the adoption of some plan which will secure recognition to the truly legitimate and properly conducted schools, subjects that will receive attention in addition to the subject of organization. Some rather original and perhaps startling suggestions will be offered. I repeat every wide awake business college proprietor should be present as he will certainly learn things to his interest.

Sincerely yours,
H. M. ROWE,
Chairman Executive Committee,
Baltimore, October 2, 1902.

The Program of the National Penmanship Teachers' Association

WHICH MEETS IN MILWAUKEE DEC. 29-30-31
IS ABOUT COMPLETE.

The indications are very favorable for a full, complete, varied, and interesting program. Such men as the Spencer's, Madaras, Ellsworth, Hinman, Courtney, etc., etc., are expected to be there and to be on the

program. As an intellectual feast, it is going to be worth going to hear and to see.

Better lay your plans early to be there as the meeting is not going to be merely intellectual. The meeting is going to be a distinctly social one. Reminiscences will be numerous and interesting. A social good time is assured. Heart as well as head is to be administered to.

The entire Spencer family is expected there. Who is there who does not want to meet them? And this is the one opportunity to do so. Come now and treat yourself to a pleasure and honor never before offered. Don't stay at home and squeeze the dollar, or some one else whom you can see any time.

Be a part of this great gathering of the Knights of the Quill.

C. P. ZANER, Chairman Ex. Com.

National Shorthand Teachers' Association

THE BUSINESS EDUCATOR,

GENTLEMEN: There is every indication that our Milwaukee convention will surpass any meeting we have yet held. First, the unique methods employed by the executive committee of the Shorthand section will certainly appeal to teachers who are ambitious to stand in the front ranks. Second, the Shorthand teachers have carried the attendance banner heretofore and they have no secret plans for doing so again. Third, the Shorthand teachers are becoming educated to recognize the N. S. T. A. as the power which indicates the progress in stenographic pedagogic methods. Fourth, the central and easily accessible point, at which the convention is to be held, makes it possible for almost any one to be present.

The active Shorthand teachers of the country are members of the association, and from the East, West, North and South a lot of loyal as well as royal pencil twirlers will gather to profit by what the other fellow knows. The Shorthand teachers are liberal in giving "fellow sufferers" the benefit of their experience and the practical knowledge they have acquired.

Yours truly

M. A. ARNOLD,
DENVER COLO., October 10, 1902.
Central Bus. College.

National Commercial Teachers' Federation.

DANVILLE, ILL., October 8, 1902.
ZANER & BLOSER,
COLUMBUS, OHIO.

GENTLEMEN: Please say in your next issue of the BUSINESS EDUCATOR, that we are planning for great things for the Business Section of the National Commercial Teachers' Federation, and believe that we can promise a program that should secure the attendance of every progressive commercial teacher in the country.

The program will be completed in the near future and the fact that some of the leading commercial educators of the country will be on the program, including Ferris, Loomis, Warr, Springer, Hiner, and many others of equal note, will be a sufficient guaranty of the excellence of the feast for those who attend.

Every effort is being made to condense the greatest possible amount of thought producing discussion that can be crowded into the three days of our meeting.

Yours truly,
J. C. WALKER,
Chairman Ex. Com. Business Section.

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

I believe from good sources of information, that three business schools were started in the year 180. Duff's College of Pittsburg, Comer's College of Boston, and Bartlett's College of Cincinnati.

At that time our country was commercially in its infancy, and the leading cities and towns were along the water ways, the coast of the Atlantic, the Ohio and Mississippi rivers, also a few towns were located upon the shores of the Great Lakes. The country back of these towns was thinly settled, there being no railroads, most of the travel and shipping was by water routes.

Boston, New York, Philadelphia and Baltimore, were the leading northern cities; while Savannah, Charleston, St. Augustine, Mobile, New Orleans and Galveston, were the southern coast towns of the country. Pittsburg, at the head of navigation of the Ohio river, also Cincinnati and St. Louis were villages.

Most of the merchants in those days kept their accounts by single entry, or by cutting notches on tally sticks, while others who could not write would draw pictures of goods sold, as a hatchet or saw; a circle with a hole in it was a grindstone and without the hole it was a cheese.

The science of double entry bookkeeping, as known and used today, was not known in 180. An earnest young man then living in Philadelphia wishing to learn bookkeeping, applied to many merchants but none would teach him or accept him as a bookkeeper without experience. He went to New York and found no one there to employ him or teach him bookkeeping, as each merchant had his own way of keeping accounts. Young men who wished to get into business were obliged to work through years of apprenticeship, under merchants who generally charged parents for employing their sons, teaching them business and their ways of keeping accounts. This method was continued for many years after business colleges were started, and is still practiced in England, and other foreign countries. About 185 the first business school in New York City was started by Benjamin Foster, a native of England, and the instruction given was in penmanship and bookkeeping. He published a book of bookkeeping, and was a gentleman of good address and ability. His school was up Broadway, from the Astor House. Mr. James Gordon Bennett, founder of the New York Herald, and a native of Scotland, soon after his arrival in America, opened a bookkeeping school in New York.

Oliver B. Goldsmith conducted in New York for many years a school of penmanship, a work on which he published. The school was opened about 185. He was an accomplished penman in the English style. His flourishing and ornamental style were artistic, his manners were graceful and he dressed with considerable elegance. His school was handsomely furnished, and the

walls were adorned with elaborate specimens of penmanship. These were the earliest schools in New York.

I will now give an outline of one of the first if not the first, then called Mercantile Colleges, established in 180 by Peter Duff.

PETER DUFF.

Peter Duff, the founder of "Duff's Mercantile College of Pennsylvania," was born in New Brunswick in the year 1802. His parents had that year emigrated from Scotland, and settled down to the clearing and cultivation of a large farm in the Province.

Drawn by his tastes toward the city, and filled with a desire for the knowledge of a busy life, Peter Duff, while a young man, left his father's farm and went, with the permission of his parents, to add to and finish his education at Edinburgh, Scotland. Having remained there for some time, with some inclination toward the study of medicine, his future calling was fixed as that of merchant, and not doctor, by what would seem a lucky circumstance. With what means he could command he took with him, on his return voyage from Scotland, a load of goods for the purpose of sale in the Province. Wrecked on the way home, he recovered the amount of his insurance, and, returning, invested in other goods. With these, as it happened, he arrived at St. John at a most opportune season. The market for his goods proved ready. The prices he obtained added large profits to his investment, and thus encouraged, he made new purchases and new sales, and became, almost before he was aware, embarked in life as a merchant and an importer.

From this time forward until the year 1835 Mr. Duff's career was one of exceptional success. He became a leading citizen of St. John and one of its wealthiest merchants. Large warehouses at home and ships on the high seas called him their owner. His qualities of mind and his traits of character were such as to make him esteemed and honored among men, as well as to insure for him success in any enterprise in which he had his heart. He was a man of great tenacity of purpose, singleness of aim, simplicity of life and habit. He was a man of most sincere and unpretentious piety. He was honesty itself. During his long career, first as a merchant and afterwards as an educator, in prosperity and amid the trials of adversity, this latter trait made him marked and distinguished. He was a consistent man, the same at all times, single and diligent of purpose, and pure of heart.

In the year 1835 a disastrous fire in St. John made shipwreck of many fortunes, and among them that of Peter Duff.

St. John's was a city of no mean order at that time. The place promised to be a great port of entry for all the northern shore of the Atlantic. When this fire swept the town, the underwriters, being chiefly individuals, were unable to meet the losses;

therefore the owners of property and merchandise lost everything. Mr. Duff with a proud, sensitive feeling, decided to leave his connections and circle of friends, hieing himself away to the "states." He had a friend in the cotton business in New Orleans, making a success of merchandising there, and this friend persuaded him to go to New Orleans and join him in his business enterprises. To make this journey he crossed the Alleghenies, arriving in Pittsburg in the early Summer of 1840, intending to take boats to New Orleans. The river was low, and while waiting some six weeks for water his pockets dropped correspondingly low. He was forced to take up something to meet his expenses, and in doing so he took charge of several small sets of books and started his first teaching by giving lessons in the evening. After lingering beyond the time for his departure he grew into the school work by degrees until he became a fixture.

He commenced, in 1840, in a small way, under many difficulties and the pinching of poverty, that school which was subsequently incorporated by the Legislature of the State as "Duff's Mercantile College of Pennsylvania." At the time of its foundation no similar institution existed. Its design was the education of young men for business. Without capital other than his experience—"a stranger in a strange land"—Mr. Duff conceived the idea of turning this experience to his own account, as well as to that of the many who desired to enter business life, but who dreaded the drudgery of an apprenticeship, while they lacked the knowledge necessary to gain them position. From that time forward the history of the College is the history of its founder.

Bookkeeping was not then as it is now, a system. It had no well-defined rules, and was not taught, save under the eye of business men themselves, each of whom pursued some method peculiar to himself, the result of his own thought and necessities. Hence the system of one man, in one kind of business, might, even when learned, prove of little benefit to another in a different sphere. Two demands then were pressing. First, well-digested system of bookkeeping, having defined rules, and capable of adaption to the wants of business men in general; and secondly, a place where such system might be successfully taught to such as chose to avail themselves of the opportunity offered. To supply these demands was the aim and success of Mr. Duff's life.

To meet the first demand, he published "Duff's Bookkeeping," a work intended to provide instructors with the means of imparting practical instruction in bookkeeping; to introduce improvements having for their object the abbreviation of the process, and greater security against error; and to supply all classes of merchants, mechanics and others, with a complete book of reference.

To meet the second demand he founded Duff's Mercantile College, and became himself its Principal.

The appreciation by the public of these efforts was, and has continued to be, marked to an extraordinary degree. "Duff's Bookkeeping" has passed through over twenty editions, and from the College an army of students has been graduated.

The success of the book is to be attributed to its perfect adaption to the wants of all persons—student and merchant—desirous of learning bookkeeping as a system.

The success of the school may be attributed to the following and other causes:

It has always had, and has now, a full

corps of educated instructors, thoroughly acquainted with all the details necessary to be learned by those desirous of becoming bookkeepers. It has always closely pursued the policy of teaching in the college only that which pertains to the thorough education of a business man, without wasting the time of the student in the branches which do not belong to a Commercial College, and have no necessary or even probable connection with the duties of a bookkeeper. In this the College differs from many others professedly of the same character.

No sooner had the success of this institution proved the feasibility of educating men for the counting house than there sprang up all over the country schools with a similar design. Few, if any, of these were under the guidance of practical men, hence their inability to compete with such an institution as this, whose teachers had been instructed in the school of the real business.

In 1841 Mr. Duff was getting measured for a suit of clothes in a tailor shop of one of his pupils named Lee. While being measured the tailor reached for a yard stick and struck a boy across the shoulders, in turn explaining that the young rascal was using up all the chalk he could get his hands on, marking the walls and the floors. While smarting under the blow, Mr. Duff good naturedly invited the lad to come to his school, where a good quill pen and paper would be furnished gratuitously, together with some hints upon writing. The boy accepted the invitation. That boy was John D. Williams. Mr. Duff wrote a very good, regular, easy to be imitated hand. After the youngster had evinced a talent for this kind of work he also displayed aptness in other lines, encouraging Mr. Duff to prepare him for an assistant. In doing so, he sent him to Buffalo, where Victor M. Rice, a graduate of P. R. Spencer, was spreading himself on the specialties of penmanship. Returning from Buffalo, Williams became a full fledged professor of penmanship in Duff's College, where he remained for some 12 or 14 years. John D. Williams was gifted. He also had vanity, showing much extravagance in dress and style of living. At this time there were only a few known writers over the country, and Williams in a short time overtopped his contemporaries; and from all sections he received constant adulation, which had a tendency to turn his head; so much so, that his employer could not direct him in his labors. After some four or five years of success he broke with his benefactor, leaving the College and taking a first clerkship on a very notable steamboat plying between Cincinnati and Pittsburg, known as the Messenger. That boat was looked upon as a gorgeous production of the age, and was a leading steamer of a large number plying between Pittsburg and points below. Her cabins were done in white and gold, with her machinery built for speed and comfort. A position on such a noted steamer was more than that of an ordinary kind. But after less than two years he tired of it and made application (and supplication) for a return to his place as teacher of penmanship. The return lasted for a number of years. He assumed that John D. Williams' name made Duff's College, and that unless he was a part owner he would no longer continue as an employee; and as that was not a probability he severed his connection for all time, going to New York. In New York he engaged with Packard. Williams gave his entire time to making eagles and stags for the entire chain of Bryant and Stratton

Colleges, besides furnishing other designs for diplomas, show cards, etc. During these times he (Williams) got up the famous Williams and Packards "Genus." This work had been started under Mr. Duff's administration, and was to have been engraved and published by him, when the engagement was broken off and all such work was declared off. Once he left New York, returning to the field of his successes. He formed large classes in a number of the very large towns in Western Pennsylvania and Eastern Ohio. In doing this he would advertise a lecture on the Chirographic Art and John D. was a very persuasive, impressive talker. During the interim of some two years, while Williams was doing the steamboat clerking, a man named John Patrick Tracy succeeded him at Duff's College. Few of our people today have heard of this man. He was like a meteor flashing through the starry firmament. Mr. Duff picked him up upon his arrival in New York City from the north of Ireland. He wrote the most accurate round hand I ever saw—and I have seen much of this kind of work. His pen drawing was done by fine cross hatching, using no brush or washing whatever. His lettering, his pen drawing, and his smoothly shaded round hand were par excellence. Williams upon returning to the College took up this particular style of line work in pen drawing, and soon acquired it to a high degree; but nothing like his master Tracy. Mr. Alexander Cowley, who was then a phenomenal writer, took this kind of work, and executed beautiful drawings and lettering. Tracy's writing was too slow and labored to meet the requirements of the students at the College, and as he could not get into Williams' style, the place became vacant, and Williams returned to take charge of the Penmanship. Tracy then associated himself with Victor M. Rice, P. R. Spencer, James W. Lusk, who were a coterie of writers to advertise certain Colleges by exhibits at the State Fairs, which were great things at that time. Tracy did much of the work. Even when the writing was to go upon these fine ornamental specimens, Tracy would do the script. Some of these productions can, no doubt, be found in Buffalo or in Cleveland. To those who could appreciate such exquisite work, the specimens were very attractive. This very worthy penman and instructor, Tracy, died of consumption, in miserable circumstances in New York City, some ten years after landing in this country.

One of Williams' brightest and most devoted pupils, Mr. William H. Duff, son of Peter Duff, took charge of the penmanship of Duff's College in 1860 and has been giving his efforts to that part of the work up to the present time, with the exception of two years when he left the College to engage in business for a time in St. Louis. His associate teacher for many years was Charles C. Cochran, now at the head of his own College in Chicago. Mr. Cowley for twenty years was with the Iron City Business College of Pittsburg was in his time one of the most skillful and famous penman of the country. He is now a successful stock broker in Philadelphia. William Allen Miller, father of Charles Miller of New York, was a penman in Pittsburg about the close of the war. He came from a school in Cincinnati. He later went to Packard's College, New York. After a number of years with Packard, ill health caused him to go to California, where he died. P. R. Spencer, Jr. and James W. Lusk were connected with the Iron City College, Pittsburg, for a long time while Cowley was touring and teaching in the South.



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VOL. VIII, No. 3. WHOLE No. 48
COLUMBUS, OHIO, NOVEMBER, 1902

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Considering the fact that we issue no partial or cheap editions; that our journal is high grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons" that teach are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the *BUSINESS EDUCATOR* is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The *BUSINESS EDUCATOR* being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium. It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class advertising publication. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Invention-Writing.

Script writing, off-hand writing, free, rapid writing as we know it today, has been evolved since Columbus discovered America. Writing previous to that time was what we would now call "printing," and the manner of execution we would call "drawing." Writing in that form, and indeed as we have it today, has been the product of slow evolution through centuries.

The first great steps in writing by way of invention was the printing press, invented during the fifteenth century. It soon monopolized the business of making books by printing by types and machinery, instead of by pen and hand. The number and quality of books, magazines, and newspapers issued daily, tell of the progress made in this mode of expressing thought.

The next considerable step in the progress of writing was the invention of shorthand. By it the speed of the pen was multiplied five fold. The regret is that it did not replace the script characters except perhaps for ornamental purposes. This it may yet do. Certain it is that its introduction into our high schools will do much to popularize

it and bring it into more universal service.

Following shorthand came the invention of telegraphy, a truly modern way of expressing, recording, and transmitting thought by means of characters and instruments undreamed of a century ago. Then came the telephone, a modification of telegraphy, and farther removed from the art of writing, but still a department of expressing and transmitting thought.

The more recent and closely connected invention in the way of writing was the typewriter. By and through it, writing was made more legible, easier, and two or three times as fast. Typewriting is as yet in its infancy. It is relieving daily the pen of much writing that had become through the stress of commerce mere drudgery and mere scrawls.

The latest and most wonderful of all inventions to express, record, and transmit thought is the phonograph. The future is pregnant with promise in this line. Let us hope the round envelopes and cylindrical letters may soon take the place of many of the present ones.

These are the things invention has done for writing in less than five hundred years. But we still use the pen as did the ancients. In spite of the progress by and through invention, more writing is being done today with pen and pencil than ever before. Therefore, you need not become alarmed and think that writing will soon be a lost art. Instead of this being the case, there are more fine penmen today than ever before, and there is a greater demand for fine penmen and teachers of penmanship than ever before.

Invention has therefore with all its strides and remarkable achievements not kept pace with the world's output of writing. The progress of events has been greater than the output of writing machinery. As a consequence, more pens are manufactured by far, and more writing by hand is being done today than ever before.

A Good Suggestion.

WAYNESBURG, PA., Oct. 1, 1902.

ZAXER & BLOSER.

Friends: I feel that my pupils are making splendid progress in Writing, and at times am tempted to send you samples of their work. The forty-five minutes a day, devoted to writing is usually divided in about these proportions:—First fifteen minutes, movement exercises, including capital letters used as exercises; second fifteen minutes, a study of special letters with regard to form, best movement, and combinations with other letters into words, following out a systematic outline of letters and words much as taught in the lessons I received from you two summers ago; the last fifteen minutes are devoted to a practice of the previous day's copy which has been returned to them with criticisms, and usually a specimen line of my own writing, after which the pupils write about ten lines of a new copy from the board for the day's specimen work.

Sometimes wonder that some of the leading penmanship teachers do not say more about the order of their daily teaching and favorite methods to interest their classes, and the above outline is given more as a query along these lines than with any other intention. Why could not a symposium be arranged for one issue of your paper, giving the views of leading teachers along these lines? Now if one has already been given or something similar, and I have

not seen it, you will please pardon the suggestion. Of course there is no fixed rule for conducting classes and ought not to be, yet all teachers have their favorite methods and I am after new ideas.

Enclosed find remittance for subscriptions to "THE BUSINESS EDUCATOR," beginning with October, to be sent to the following pupils all of Waynesburg. Will try and send more in a few days.

Very sincerely,

H. E. BARNES.

Principal Waynesburg Business College.

The above remarks and suggestions are "pat to the purpose." We hope others will follow suit and audit their methods without delay. Let us hear from you now; don't wait for the other fellow. Surely an exchange of views is nothing if not beneficial. Come, fellow teachers, let us have the benefit of your experience. We will furnish the medium of exchange if you will furnish the ideas. [EDITORS.]

In the Harness for Twenty-three Years

Mr. I. C. Mulkins, supervisor of penmanship in the public schools of St. Joseph, Mo., has been in the harness as a supervisor of penmanship for twenty-three years. This is certainly a long record. We suspect that there are many others in the work, who have been engaged in it longer than this, but at present we cannot call their names to mind. The *BUSINESS EDUCATOR* should be glad to learn the names of the oldest supervisors, and we would thank our friends for information in this particular. Mr. Mulkins writes a remarkably clever hand.



Miss Ida Titus, also a graduate of the Boston Bryant & Stratton School, has been elected to take charge of the commercial department of the Hyde Park, Mass., High School.

M. D. Fulton, the vigorous Treasurer of the Eastern Commercial Teachers' Association, not only maintains a high-class commercial department in the Auburn (N. Y.) High School, but he looks after the interests of a popular typewriting machine "on the side," and we find him down among a list of instructors in the evening classes of the Providence Y. M. C. A., as the teacher of bookkeeping.

At the September meeting of the Boston Association of Bookkeepers and Accountants, J. H. McNish, formerly president of the Association but now proprietor of a commercial school in Warren, Pa., was elected an honorary member of the Association. A letter from Mr. McNish was read acknowledging the receipt of a handsomely engrossed set of resolutions passed on the occasion of Mr. McNish's resignation.

E. M. Barber, of New York, has been advertising his Evening High School work, offering courses in Higher Accountancy, Corporation Accounting, Auditing, in the field of long hours in calculations connected with bonds, sinking funds, annuities, etc., and as a result his first week found him with about sixty students in each of two classes. How is that for an evening class in Bookkeeping?

An attractive catalogue comes to us from the Worcester (Mass.) Business Institute, of which C. B. Post is the proprietor. This catalogue has a unique cover in imitation of watered silk.

Providence, R. I., has abolished vertical writing, and has adopted the semi-slant. Soon there will be none so poor as to do reverence to a system of writing that, in its day, excited an amount of partisan feeling on the part of theorists worthy of a better method. In the English High School of Providence there are three good teachers of writing, Messrs. F. H. Read, F. E. Lakey,

and A. T. Swift, each of whom subscribes for THE BUSINESS EDUCATOR and uses it in his classes. About 250 in this high school are taking commercial work. Besides this school, there is the Hope Street High school, a very large school in a handsome building, where F. A. Tibbets, has charge of an excellent commercial department. Miss Minnie J. Schunborth, formerly a pupil of D. H. Farley's, is the supervisor of writing in the primary and grammar grades. She is said to be obtaining admirable results.

An interesting catalogue of the Long Island Business College, Brooklyn, N. Y., comes to our desk. It contains a very fine steel engraving of the veteran teacher and accountant, H. C. Wright, who has made this school nationally famous. In a recent letter, he writes: "I appreciate the paper very much, not only because of its contents, but for the fact that Mr. Zaner publishes the best system of penmanship I have ever seen and from which I have demonstrated in this school that the best results can be obtained."

"We have opened with an unusually large school, and everything is starting off nicely," writes A. H. Harbort, director Commercial Department, St. Johnsbury, Vt.

A. F. Regal, an old Zanerian student, who is now at the Butler, Pa., Business College, writes that they enrolled 175 students last year, and that they are confidently expecting 250 this year, judging from the number that have already entered. He also states that they are unable to supply the demand for trained help. THE BUSINESS EDUCATOR is much pleased to learn of his success.

Mr. H. O. Keesling, who is now conducting a course of lessons in longhand writing in this journal, sends a page of magnificent ornamental writing, which shows that he is a thorough master of both styles.

A large number of persons have already begun to follow his lessons in the journal, and if we mistake not, later on many persons will be sorry that they did not begin the lessons with the first number. The lessons will grow more and more interesting as they progress. Keep an eye on them.

N. C. Brewster, who has won considerable fame for his ability in handling the automatic pen, writes from Philadelphia, Pa., that he has a booming school and that the outlook for the future is very satisfactory.

He states that he has secured the best results obtainable for school purposes, by being provided with steam heat, gas, etc. Success, friend Brewster.

R. C. Cottrell, penman in the North Manchester, Ind. College, reports that he has a fine class in penmanship, and that he is enjoying the work very much. Mr. Cottrell was recently a student in the Zanerian.

E. Fitzgerald, formerly teacher in the Public Schools of Iowa Falls, Ia., is now teaching in the Chicago Business College, Chicago, Ill.

Mr. Fitzgerald is quite a good penman, and an enthusiastic supporter of the BUSINESS EDUCATOR. He is securing splendid results in teaching. A specimen of one of his penmen's work appears elsewhere in these columns.

J. D. Griffin, a recent student of the Zanerian College, is now connected with McCann's Business College, Nabony City, Pa. Mr. L. C. Murphy, principal of the institution, was also a pupil in the Zanerian some years ago, and has succeeded in building up a very good school. THE BUSINESS EDUCATOR is glad to hear of his much success in his new field of work.

Mr. H. H. Funk, a recent Zanerian, is assisting Professor Collins in the evening penmanship work of the well known Peirce School of Philadelphia.

Miss Bess Velie, a recent Zanerian graduate, has secured the position of special teacher of writing and drawing in the public schools of Osage, Ia. Miss Velie is a capable, enthusiastic penman, artist, and teacher.

Mr. J. Milton Hinkle, formerly of Vincennes, Ind., is now supervising penmanship in the schools of Oshkosh, Wis.

J. T. Henderson, President of the Oberlin Business College, Oberlin, O., incloses \$1.00 for the BUSINESS EDUCATOR one year, and states that their fall term has opened with a large attendance and a fine class of students.

We hear many good reports of the work Mr. Henderson is doing, mainly from his

former students we meet now and then, which lead us to believe that he is maintaining a very high standard of commercial training in the classic town of Oberlin.

W. W. Pike of Milledgeville, Ill., is now teaching in the University Business College, W. W. Williams, director, Appleton, Wis.

G. H. Longuire, formerly proprietor of the Hutchinson Business College, Hutchinson, Kans., is now employed in the Iowa City Commercial College, Iowa City, Iowa.

Peirce School of Philadelphia reports that on September 9th, they were fifty students ahead of last year, and that they have secured new rooms for this increase in attendance, the outlook promising a larger school than ever before.

Through Mr. Henning we learn that the Cedar Rapids, Ia., Business College, A. N. Palmer, President, opened for their fall term with an increase in attendance of about forty-five per cent. above that of last year.

On September 8th, Mr. Clarence W. Seaman, of the Remington Typewriter Co., entertained sixty or seventy managers of the company's branch offices on the summit of Mount Washington, N. H., an extended account of which was published in "Among the Clouds," a journal printed twice daily on the summit of Mount Washington.

Two Big Penmen



L. M. THORNBURGH,
Paterson, N. J.

L. MADARASZY,
New York City.

TAKEN AUG. 1902 AT OGDUNOTT, ME.

Mr. S. M. Funk, of Hagerstown, Md., is now with the Utica, N. Y., Business Institute. We have known Mr. Funk for many years and consider him a young man of not only considerable ability along practical educational lines, but a young man possessed of splendid character.

W. A. Baldwin, formerly supervisor of penmanship in drawing in the Public Schools of Medina, O., is now located in Pasadena, Calif., where he has charge of the penmanship classes in Throop Polytechnic Institute. Besides being a penman and teacher, Mr. Baldwin is an artist of much ability, and states that he is working night and day. He has long since been a friend and supporter of the BUSINESS EDUCATOR, and was a student in the Zanerian College some years ago.

THE BUSINESS EDUCATOR certainly wishes Mr. Baldwin much success in his new field.

Our substantial friend, Mr. George S. McClure, of the School of Commerce, Hartford, Conn., writes that their school is "working almost to corpulence." Last year they broke all records previous, and this year they started eighteen per cent. better than last year.

"The Black and White Argument about Penmanship" is a booklet issued by the Huntsinger School of Hartford, Conn., containing a convincing array of before-and-after specimens of students' writing. One does not need to be told, after an examination of this little pamphlet, that writing is well taught at this established school.

It seems a little queer to find a Higher Business Course of two years containing such subjects as The Old Testament, Government, and Theology—Church History; but this is the way the Latter-Day Saints' University outlines such a course. Its outline for the Bookkeeping Course opens with three periods a week devoted to the study of the Old Testament during the first year, the same amount of time given to the study of the New Testament during the second year. The Shorthand and Telegraphy Courses are arranged to provide the same amount of time for the study of the same subjects. It must not be assumed that because some other schools are sending to teach business subjects should also mix some study of the Scriptures with their technical subjects. It must not be thought, however, that the courses at the Latter-Day Saints' University are only nominally technical. They have a thorough course, including all of the usual commercial subjects, and some that are not to be found except in our higher institutions.

Miss Elizabeth Campbell, formerly in charge of the commercial department of the Winthrop, Mass., High School, was recently appointed teacher of the commercial branches in the Somerville, Mass., High School, one of the most important public school commercial departments in Eastern New England. Miss Campbell is a graduate of the Boston Bryant & Stratton Commercial School.

Miss Janie M. Thompson, formerly the commercial instructor in the Marblehead Mass., High School, has been elected to a similar position in the Revere, Mass., High School, where a new commercial department is being opened this fall.

Berkey & Dyke, proprietors of Berkey & Dyke's Private Business School, Cleveland, Ohio, report the largest September business in their experience. These enterprising teachers have built up a successful school on sound principles. They refuse to take students under sixteen years of age and they will not accept students deficient in a fair general preparation for their commercial work. As a result they are getting an enviable quality of material to work on, and they are establishing themselves firmly in the favor of the educational authorities of the public of Cleveland. They expect to enroll in February, the high-water season for them, four hundred students. Here's wishing they may succeed.

Correspondence schools have come to be an element in education not to be ignored. We note that The Commercial Correspondence Schools, Rochester, N. Y., are doing some very heavy advertising in the expensive magazines, having had a page in the September World's Work. Some of our readers may not know that this institution is under the direction of C. S. Clark, formerly associate proprietor of the Shoenaker & Clark School of Business, Fall River, Mass. Mr. Clark is helping to pile up proof of the senile blindness of poor old "Vantant," who says that commercial teachers are not wanted in business, and would not know how to act if perchance they should accidentally stumble into a practical job.

The September World's Work has, also, a half-page advertisement of the Buffalo Bryant & Stratton mail course, and the International Correspondence Schools, Scranton, Pa., have a full page advertisement. This number of the World's Work contains an interesting article on the subject "Correspondence Schools," and in its editorial columns appears a very favorable review of the establishment in New York of a School of Journalism, which, since we know of no other and the writer's paragraph implies that there is no other, refers, we suppose, to the new school just being opened by J. R. Hilkey, of the Hetley School of Commerce. Mr. Hilkey wrote the Page of the World's Work, asking confirmation of our impression, and he wrote that he had "permitted the matter to a party who had prepared the matter" for their editorial columns, and that he would doubtless answer us. Thereupon a light broke upon our minds, and we thought, "Somebody is an expert advertiser. We saw the why of a recent laudatory paragraph in this same magazine, telling what a great thing it was to have an advertisement in the wonderful institution the Book Lover's Library is. Do you see?"

The time-honored Gem City Business College, Quincy, Ill., reports a prospective enrollment of between 1100 and 1200 students for this school year.



Lessons in Engrossing Script "E. H. Stein"

Number Nine

The capital stem is the foundation for all the letters of this lesson and is nearly the same in all, being a little shorter in T and F than in the others. This is a compound curve. The shade swells gently to the middle and then as gradually diminishes. Keep the bottom well rounded and finish it with a dot.

Slant the oval part of T and F a little more than the main slant. A delicate shade may be added, both to the beginning and ending of this part. Study the forms of P, B and R. Follow the copy closely. Do not make loops in the middle of the second parts of B and R only a decisive angle.

Do not become discouraged because your progress is slow, but remember, "that keeping everlastingly at it finally brings success."

A CORRECTION.

[Instructions which should have accompanied Mr. Stein's copies in the September number. Ye editor got things mixed.]

The first exercise, the compound curve, which is known as the line of beauty, is the main feature of all these letters. Practice it well. Make this a gentle compound curve, with the heaviest part of the shade in the middle. The up strokes are more slanting than the down ones.

The first stroke of X can be made either up or down. The bottom of it is similar to the bottom of the capital stem. The top may be curved slightly to the right. The shaded stroke is more nearly vertical than in the exercise. Curve the last stroke to the right and finish with a dot.

The first part of I, W and Z is difficult. Study it well. Keep the turns well rounded and make it the very essence of grace and beauty. The shaded strokes of I and W are more slanting than that of Z. Finish them with a compound curve, making it upward, and carry the top well to the right.

Make the top of Z similar to the first part of H. The lower loop is like that of small z. These letters are hard and require much practice, but they are also the most beautiful of the capitals. Practice the words separately. Study closely the shades and turns, the slant and spacing, and aim to make them beautiful and attractive.

*Indianapolis, Belfast,
Haversack,*

*Georgetown, Haverford,
Indianapolis,*

Seaman, G. S. Reuser

Roundhand Script by Mr. J. D. Valentine, Pittsburg, Pa., who attributes his skill to the series of lessons by C. V. Howe, which appeared some time ago in the BUSINESS EDUCATOR.

Topnotcher

Mr. Mortimer J. Gross, New York City, N. Y., remits \$1 to renew his subscription to THE BUSINESS EDUCATOR, and closes his letter as follows: "Wishing you every success possible with your journal, which is the topnotcher in the cause of good penmanship, I am," etc.

THE BUSINESS EDUCATOR is being patted on the back by all hands, and the editors themselves are beginning to think that there is something in it.

Tennessee
Franklin
Pendle
Burlington
Rochester

The Kansas Federation

THE BUSINESS EDUCATOR, COLUMBUS, O.

GENTLEMEN: The convention of the Special Teacher's Federation of the State of Kansas, will meet in Salina, Kans., on Friday and Saturday, Nov. 28 and 29.

We are going to have the strongest and most profitable program yet given. The friends of Commercial Education are specially invited to be present.

Yours fraternally,

S. B. FAHNESTOCK,

Pres. Kans. Special Teacher's Federation.

The Kansas Special Teacher's Federation

Friday

MORNING SESSION—10:00 A. M.

Address of Welcome—Rev. S. S. Estey, D. D., Salina, Kans.

Response to Welcome—Pres. Carl Swenson, A. N. Pl. D., Lindsborg, Kans.

President's Address—S. B. Fahnestock, McPherson, Kans.

Appointment of Committees.

AFTERNOON SESSION—1:30 P. M.

Preparatory Commercial Course—F. A. Harger, Wichita, Kans.

Discussion—George E. Eberhardt, Lindsborg, Kans.; P. W. Erbe, Pittsburg, Kans.

State Supervision of Commercial Education—Supt. I. H. Dayhoff, Topeka, Kans.

Penmanship for Shorthand Students—H. A. Anderson, Salina, Kans.

Discussion—C. D. Long, Norton, Kans.; C. T. Swisher, Chapman, Kans.

What Qualifications Should be Required for Graduating in Shorthand—E. O. Allen, Abilene, Kans.

Discussion—J. Arthur Young, Abilene, Kans.; Judge K. A. Lovitt, Salina, Kans.

GENERAL DISCUSSION

EVENING SESSION—8:00 P. M.

The Material the Business World Demands from the Commercial College—Jas. A. Kimball, Salina, Kans.

Discussion—H. F. Knehe, Winfield, Kans.; J. N. Garret, Quindaro, Kans.

Business Ethics—Aaron Schuyler, D. D., L. L. D., Salina, Kans.

Followed by Musical Program.

Saturday

MORNING SESSION—9:00 A. M.

Speed in Shorthand—J. C. Olson, Parsons, Kans.

Discussion—Charles Springer, Colby, Kans.; F. L. Underwood, Independence, Kans.

Typewriting, How and Why—Miss Strycker, Topeka, Kans.

Discussion—W. T. Larimore, Concordia, Kans.; Lillie L. Morris, Lawrence, Kans.

Social Life in the Commercial College—G. H. Shattuck, Holton, Kans.

Commercial Education and the Future Commercial College—T. W. Roach, Salina, Kans.

Discussion—A. N. Palmer, Cedar Rapids, Iowa; E. H. Robbins, Wichita, Kans.

Election of Officers.

AFTERNOON SESSION—1:30 P. M.

Orthography and English, How Much and How—C. H. Harne, Salina, Kans.

Discussion—O. S. Johnson, Pittsburg, Kans.; C. T. Smith, Kansas City, Kans.

Individuality in Penmanship—E. S. Gause, State Normal, Emporia, Kans.

Discussion—S. B. Fahnestock, McPherson, Kans.; F. L. Nutter, Seneca, Kans.

How to Retain Students in Shorthand Until Thoroughly Qualified—E. E. Daugherty, Topeka, Kans.

Discussion—E. Birch, Lawrence, Kans.; P. G. Simon, Beatrice, Neb.

Rapid Calculation—T. W. DeHaven and W. L. Thomas, Wichita, Kans.

Discussion—G. H. Shattuck, Holton, Kans.; J. C. Olson, Parsons, Kans.

GENERAL DISCUSSION

ADJOURNMENT

Struck the Keynote

Mr. J. W. Smith, of the Mountain State Business College, Cumberland, Md., writes: "I have decided to give you your share of clubbing this year. Your excellent paper deserves the support of every teacher of penmanship."

Short Cuts.

A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College, Price, cloth, 50c. Address,

GEO. A. DEEL, Poughkeepsie, N. Y.



MR. E. E. BUSH,

The Hustling, Capable, Genial Supervisor of Writing and Drawing in the Public Schools of Sandusky, Ohio.



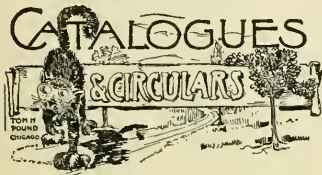
MR. PATRICK J. SWEENEY,

The Wide-Awake Editor of "Chat" published by the Manhattan Reporting Co., 150 Nassau St., New York.



MR. D. S. HILL,

The Progressive Teacher of Writing and Commercial Branches in Lockyear's Business College, Evansville, Ind.



The Forest City Business and Shorthand College of London, Ont., recently dropped into our hands one of the prettiest covered 24 page circulars recently received at this office. The book on the inside is all right, also.

Catalogues and circulars recently received from the Portland, Oregon, Business College indicate that that institution is not resting on its widely known reputation. The new penman, Mr. M. A. Albin, is a young man who is making every effort to prove to be a worthy follower of that master penman, Mr. J. A. Wesco, who is now out of the profession.

"The Annual Hand Book" of the Wichita, Kansas, Commercial College, E. H. Robbins, President, is a very neat and compact production.

A sixteen page circular of full-page, truly fine art illustrations is at hand from the Iron City College, Pittsburgh, Pa., Charles J. Smith, President. Those who wish to see something out of the ordinary in business school advertising literature would do well to send to Mr. Smith for some of his circulars, as they are unique as well as artistic.

In the St. Louis Daily Globe-Democrat, Saturday, August 2nd, 1902, we notice that Mr. H. D. Goshert, of the Bryant and Stratton College, received attention for having engrossed in handsome form a set of resolutions presented to Mr. Davis Walker of that city. Mr. Goshert is a penman of more than ordinary skill.

Recent college advertising literature has been received from the following: Brown's Business College, Peoria, Ill.; The Blair Business College, Spokane, Wash.; Penn Yan Commercial School, Penn Yan, N. Y.; Rasmussen Practical Business School, St. Paul, Minn.; Brown's Business University, Adrian, Mich.; Tampa, Florida, Business College; Douglas College, McKeesport, Pa.; Broy's Business College, Terre Haute, Ind.; Patrick's Business College, York, Pa.; Nevada Business Institute, Reno, Nevada; The Elgin Business College, Elgin, Ill.; Indiana Business College, Marshalltown, Ia.; Business Department West Virginia Conference Seminary, Buckhannon, W. Va.; The Academy of English, Fayetteville, Idaho; Wolf's Business College, Hagerstown, Md.

On August 31st, 1902, Mr. J. P. Wilson, proprietor of Wilson's Modern Business College, Seattle, Washington, occupied an entire page advertising his school in the Seattle Post-Intelligencer. The advertisement is well gotten up, indicating up-to-dateness in advertising as well as in school management. Mr. Wilson has one of the big schools of the West.

The Globe Business College, Messrs. W. C. Stephens, and Geo. A. Golder, proprietors, of St. Paul, Minn., is issuing a 40 page purple covered catalogue of good quality. The half-tone illustrations disclose the fact that this school is thoroughly modern in equipment, and we know its proprietors to be progressive and thorough in ability.

A neat little circular is at hand from the Wisconsin Business College, Manitowoc, Sheboygan, and Racine, Mr. C. F. Moore, proprietor, and A. H. Dixon, penman.

Advertising literature has been received from the Scranton, Pa., Business College, Messrs. Buck and Whitmore, proprietors, indicating a school with more than the ordinary amount of push and practical brains, as well as one of the largest schools in Pennsylvania.

Quite a large gray-backed catalogue is at hand from the Wheeling, W. Va., Business College, with a branch at Bellaire, O.

"Prospectus" of the Spencerian Business College, Milwaukee, Wis., is a 32 page warm-gray covered, well printed, splendidly written piece of advertising literature.

"A Message to Garcia," by Elbert Hubbard, is at hand from the American Business College, O. C. Dorney, Principal, Allentown, Pa. This we consider a splendid piece of advertising literature.

The Ohio Business Institute, H. C. Rowland, Principal, Columbus, O., is issuing a

20 page catalogue, indicating a practical school and a progressive management.

The Scio, Ohio, College Bulletin is a newspaper size, four page circular, filled almost to overflowing with portraits of students, indicating push of the kind that pays. Mr. W. J. McCarty, who was a pupil in the Zanerian, now many years ago, has been engineering this school.

"What Has Been Done" is the title of a royal blue-backed compendium, displaying specimens of penmanship as taught in Sadler, Bryant and Stratton's Business College, Baltimore, Md. It also gives a great many before and after specimens in penmanship, showing improvement made in this art under the instruction of that master penman, Mr. C. C. Lister. The evidence is very convincing. We doubt whether we have ever seen evidence of a higher order. You will do well to secure a copy.

500,000 Blank Cards
White and Colored
1,000 for \$1.00 Quality Guaranteed
500 for 60 cts.
Berkshire Card Co.,
Box 390, No. Adams, Mass.

An Immediate Success.

WHEN we predicted that **RATIONAL TYPEWRITING** would revolutionize the methods of teaching typewriting, we were acting on the wise maxim of Hozea Bigelow—"Never prophesy unless you know."

Although issued so recently—just one week before the opening day—**RATIONAL TYPEWRITING** has been adopted in many of the best known schools, and orders for it continue to pour in upon us. ✧ ✧ ✧ ✧

WHAT THEY SAY:

"I wired you to send by express fifty copies of Rational Typewriting. It is the most complete publication of the kind I have seen. The arrangement is certainly a great improvement over the old style manuals."—C. O. BENTLEY, Rock Island, Ill.

"A great improvement over anything of the kind I have seen. I have always felt that it would be better to begin the fingers already trained than to start with those that are little used."—C. E. HOWARD, San Francisco Business College.

"Contains a mine of valuable information and is probably the most complete work on typewriting which has yet come to my attention."—D. B. McLELLER, Bartlett Commercial College, Cincinnati.

PRICE ONE DOLLAR. A SAMPLE COPY SENT TO ANY TEACHER OR SCHOOL ON RECEIPT OF FIFTY CENTS.

THE GREGG PUBLISHING COMPANY,
57 Washington Street, Chicago.

*I sleep like the closing flowers at night,
And Heaven thy morn will bless.*



CCB

THIS ILLUSTRATION IS FROM THE INGENIOUS PEN OF MR. H. P. BEHRENSMEYER, PENMAN IN THE GEM CITY BUS. COLLEGE, QUINCY, ILL.



CHARACTER-

HOW TO READ IT—
BY C. P. ZANER

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That in the removal of Mr. Wilkenson the Massachusetts Benevolent Association loses a most valuable member, one who was wise in counsel, energetic and prudent in action, ever faithful to the interests of the organization, and courteous in all business transactions. We shall miss the cheering and inspiring influence of his presence and it will be very difficult to fill his place.



Lessons in Engrossing—Number Twenty-two—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.

For fourth page of engrossed booklet. As in the preamble the resolutions may occupy each a page, two or more on a page if very short or may be divided into two or more pages if very long. The individual's name, on whose account action has been taken, may be made prominent each time it is mentioned or only once. The price must influence the engrosser in regard to display. These pages we are showing could be spread out more with good effect. We are making them compact to economize in cost of engraving.

Reforms and Reformers in Writing

Part Three—The Decline of Round-hand

From eighteen hundred to eighteen hundred and fifty was the transition period from the round hand to the light-line characters of today. Some wrote an unshaded, semi-round, or semi-angular band previous to this, but the round hand was well nigh universal as regards use. But the change from round, shaded forms to light-line, semi-angular ones, was just as complete as during the fifteenth century when the change was from the disconnected, print-like forms to the connective, script-like, round-hand.

During the first half of the nineteenth century there was a tendency on the part of many to write an angular hand. Indeed, for a third of a century, previous to 1850 the two contending hands or systems were the round and angular. The former was the more legible of the two, but the latter was the more speedy. The quill was the chief instrument used in writing; the steel pen did not come into general use until about 1850. And, as near as we can learn, the methods of teaching writing during this period of change from the intensely legible to the speedy in form, were not very scientific or practical, but the same may be said about teaching "readin'," and "arithmatic." The new world more writing and faster writing, and necessity came to the assistance of art, and speedier writing followed.

It is a fact, not to the credit of specialists, that while penmen taught the large, slow, round-hand up until 1850, the people, as a rule, developed a semi-angular, light-line, speedy style for their individual writing.

This is plainly evident by comparison of the writing of the people in general (see Declaration of Independence) and that found in books on penmanship. Teachers of writing were forced to abandon their old, round ideals, instead of anticipating demand and supplying it with timely forms. But a new era was near at hand. Young blood and new ideals were about to enter into the profession and art of writing. Slavery was nearing its end. Events moved faster than people realized. Old ideas were being discarded and new forces were forging to the front. The war came. The slaves were freed. The art of writing was about to be made more free and universal, also. Men were fighting for freedom in writing while others were fighting to free the negro. The one freed the body, the other was developing an art by which to free the mind.

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*H. S. Barnett,
Diamond,
Feb.*

In our October Number this superscription was credited to Mr. F. S. Heath, Concord, N. H., instead of to Mr. Francis B. Courtney, New York City, who was its real author.



*Nothing useless, it is only
Cannibal's race is best,
And what seems but idle show
Strengthens and supports the rest.*

BY T. COURTNEY, IOWA BUSINESS COLLEGE, DES MOINES, IOWA.

Through the kindness of Mr. H. K. Henderson, of Leeds, England, we have received samples of the copy books used there. Mr. Henderson is right when he says: "They are neat and legible, but do not admit of as much freedom in execution as your writing." Where you excel most, however, is in your method of teaching the subject. Very few schools in this country teach the use of the forearm muscles in writing. Superstitions, so far as I am aware, are unknown here.

The copies found in the books above mentioned are of the semi-round character, intensely legible and strong, but more or less slow in consequence of this extreme legibility. Nearly all down strokes are shaded, and the slant varies from sixty to eighty degrees in the various publications. One thing, however, which might be said in favor of their books, is that the learner would be apt to get at least a legible handwriting. What it would lack in speed it would also lack in scrawliness, a thing of which much of our movement writing cannot plead guilty.

"Gregg Shorthand," Revised Edition, by John Holt, Gregg, cloth bound of 164 pages, published by the Gregg Publishing Co., 57 Washington St., Chicago, Ill.

"Revised Edition," seems to mean that the entire book has been revised, and to a large extent re-written. Gregg shorthand, as most people are aware, is the most popular and extensively used new system of shorthand in America. Not only, however, is the system a new one, but the methods of presentation are also new. The shorthand characters throughout the entire publication were written original and photo-engraved, and they are not therefore mechanically correct. They represent the actual writing and not slowly drawn mechanically exact forms. They clearly demonstrate that the author is a shorthand penman of unusual skill. The book is printed in large type, thus making it easy to read and study. Some of the characteristics of the publication are that but one style of writing is presented; that words and sentences are introduced from the first; that word signs are presented with each lesson; that the shorthand characters are intermixed with the type, and that the phrase writing is introduced from the beginning.

"Rational Typewriting" by Ida McLenan Cutler and Rupert P. SoKelle, published by the Gregg Publishing Co., Chicago, Ill., is a new book embodying "a new idea in teaching touch typewriting" of 126 pages, substantially, and a beautifully bound in blue cloth. The book is about 8 1/2 inches in size and contains a graded series of lessons in touch typewriting. The educational maxim "from the simple to the complex," having been, we believe, successfully carried out in the details as well as in the generality of this publication. It begins with the simplest elements and principles of typewriting and advances through the various stages of letter, word, and sentence writing to page writing, letter writing, business forms, tabulating, title paging, indexing, forms of account, etc., etc., etc.

So far as we can determine, the work is just what its title implies—Rational. Those who are interested in this under-branch of education, and who desire the best and latest will do well to correspond with the publishers, whose advertisement may be found elsewhere in THE BUSINESS EDUCATOR.

Those interested in punctuation and capitalization will do well to examine "Graded Series in Punctuation and the Use of Capitals," by E. W. Smith, teacher of English in Colgate University, Hamilton, N. Y., price 25 cents, published by the New Century Press, Hamilton, N. Y.

"Pitman's Shorthand Instructor" by Charles T. Platt, published by the American Book Co., Cincinnati, Chicago, and New York City, bound in cloth with a gold-tooled title in white, containing 285 pages, price \$1.20. From the introduction we glean

the following: "This book is an instructor in Pitman's Phonography. That is, it does not present merely a skeleton of shorthand and depend upon a supplementary magazine to furnish the necessary explanations; such a plan would give a captivating appearance of simplicity, but that it lessens the book's honest value to both learner and teacher. Its bulk is due partly to the abundance of systematic practice matter, and partly to the fact that it stands proxy for the teacher and furnishes the many explanations which consume his time and sap his energy. The book is so prepared that almost any violation of principle may be referred to an explanatory paragraph covering it. The teacher is thus enabled to devote his attention to solving those difficulties which weigh upon the personality of the individual and which cannot be easily forecast by an author."

It appears that the author has sifted the subject of shorthand learning in a most practical and thorough manner, and we suggest that all teachers of Pitman's Shorthand give this book attention.

ONE RULE FOR INTEREST.

A brief, plain and practical method to find the interest or discount of any sum of money, for any length of time, at any rate per cent., compiled and copyrighted by J. U. LEAN, instructor in commercial arithmetic and bookkeeping in the Detroit Business University. Sent to any address on receipt of 25 cents. Address J. U. LEAN, Detroit Business University, Detroit, Mich.

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Lessons in Ornamental Penmanship—A work in slip form embodying the \$10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners, 75c.

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Number Sixteen

BY E. L. BROWN, ROCKLAND, MAINE

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Suggestions: Pencil out each letter with care, observing that the spacing and slope are regular. Strive to imitate the strength and dash in the curves. Trace the pencil copy with India ink, using a Gillott No. 170 pen. The form and shading of the scroll work in the BUSINESS EDUCATOR design will afford considerable study. This must be carefully outlined in pencil, with all the principal shading suggested, before the ink is applied.



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 I am,
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 J. Thornton

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Card Writing—Fine, Artistic, Beautiful. Any name, any style, 15c per dozen. Colored Cards, White Ink, 20c per dozen. Lessons by correspondence in writing and cartooning, sample 10c. Circular free. Investigate. Address,



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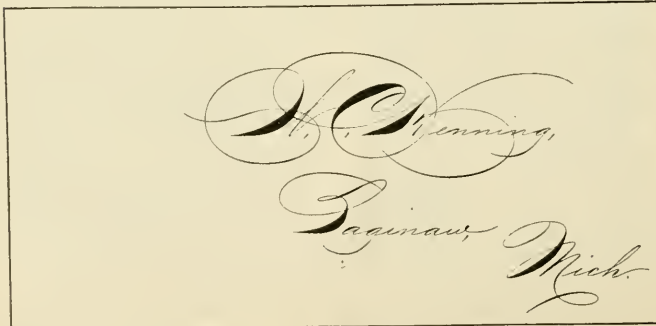
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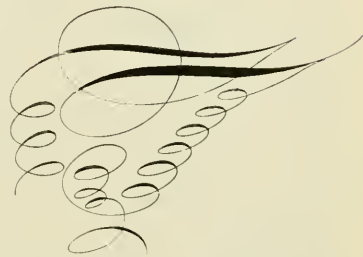
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**Lessons in
Off-Hand Flourishing.**

BY

W. E. Dennis

BROOKLYN, N. Y., 357 FULTON ST.

Number Three.

The swan used to be considered by old-timers one of the most difficult things to flourish, and no doubt it does require about as much practice as any small design.

It is necessary to have great freedom of movement in order to make it look graceful. Here is a fine opportunity for a free swing of the arm and graceful movements. Nothing seems to possess more real ease and grace than the beautiful pose of the swan, whether in nature or in art. Study the graceful movements of a real swan—a live one, swimming on the lake, and there you have a whole kaleidoscope of easy and graceful motions, all different, yet beautiful. Now, in flourishing this beautiful bird, strive to get some life and expression in it.

Flourishing that is mechanical has not much beauty. It can be done in such a way as to appear as if arranged with a pair of dividers, but it is too suggestive of music that goes by machinery; the one great charm, expression, is missing. Therefore, in this little art of flourishing do not aim so much for rigidly exact curves as ease, grace and naturalness. Everything should appear to have been done without effort. Rapidity in working is one of the things necessary to produce this effect.

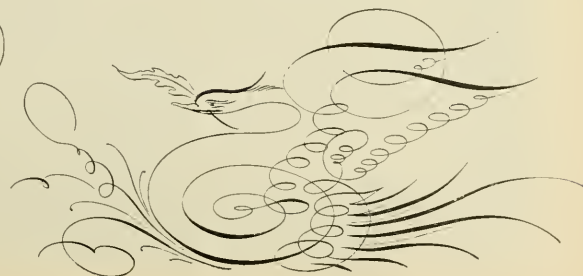
The time spent in making the one given herewith was probably not over five minutes, yet it took years of practice to learn to make it.

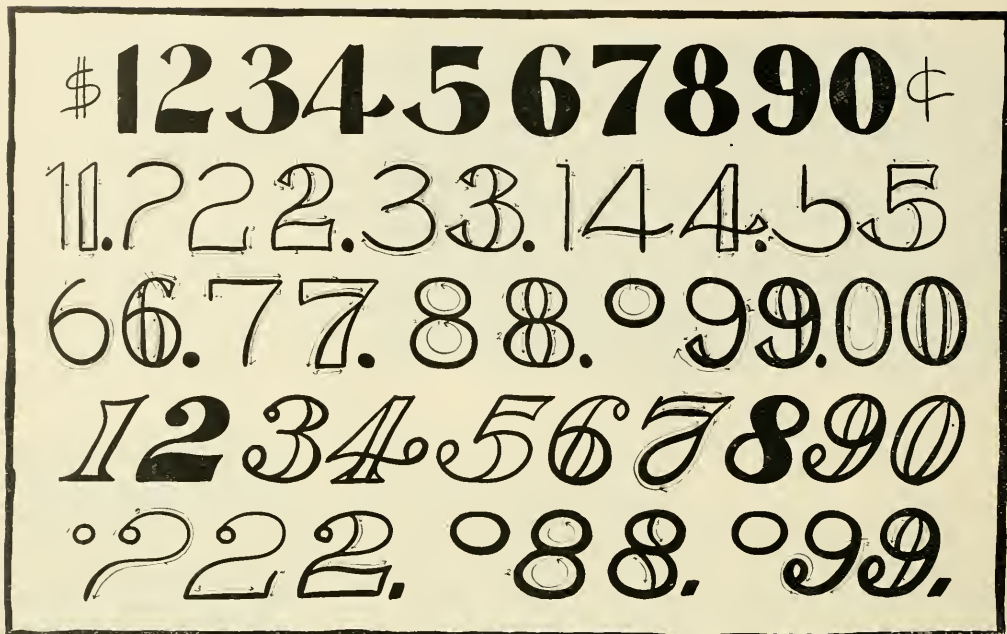
The starting point is under the bill, then follow continuous lines and curves without

raising the pen, all with the whole-arm movement. Then in a slowed and more careful manner the head, bill and eye are drawn.

Don't be discouraged if you make a hundred and then fail to get it to suit, for nobody ever learned to make it well without trying probably thousands of times. But then the skill acquired in all this practice will stand by you in making other designs, so it is not labor lost or devoted to acquiring proficiency in just one thing.

Unless you are left handed, the swan looking to the right must be made with the paper reversed. Some parts of it in this position are far more difficult than when made in the regular way, but it affords excellent practice for the whole arm movement, and the student who is trying to master flourishing will find it an advantage to practice the swan both ways. The regular way first, however, as it is much easier.





**Lessons in
Show-Card Marking
and Painting, and
Automatic Lettering**

BY

W. A. THOMPSON,
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Number Three.

Making good figures is no more a gift than is good reading, grammar or any other attainment, and in the same way it is and CAN be acquired, viz.: by patient and studios effort.

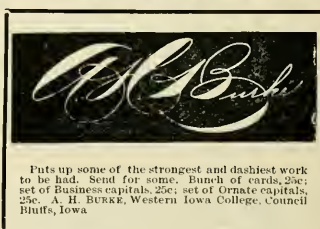
Rapid lettering, figures, etc., is just as much a subject for study and thought as any other branch of education. Study must, however, be united with practice. The correct form and construction of general lettering and figures must be learned by study, while practice must give the manual dexterity for its easy and graceful execution. Many persons fail in this line of work from not properly uniting study and practice. Careful study with too little practice will give work comparatively accurate in its form and manner of construction, but labored, stiff and awkward in its execution, while upon the other hand, much practice with little study imparts a more easy and flowing movement, but with less accuracy as regards to form and general proportion which will commonly have a loose and sprawling appearance.

To make these figures easy, the first requisite is a knowledge of form. The next and most important essential is skill with the lettering pencil, which only comes by proper effort, repeated. In beginning, first take up the component parts of each as numbered in small figures in illustration. Practice on these until you can make each one any time of the day without preliminary practice. Review instruction given in former numbers. Pay close attention to a few general rules while at work: that the brush or lettering pencil, arms and practice paper are in proper position, also freedom of stroke and steadiness

or control of motion by the grip of brush upon the surface when lettering. (This is quite evident when paint is in good working order.) Show Card Paints of the right consistency will always work free and make a solid and even stroke. Be careful not to go any faster than the work can be done well. Practice patiently and earnestly until a poor figure is an exception, not the rule.

The slanting figures given in illustration can be used to good advantage in all styles of Card and ticket work, and when mastered, becomes a general favorite. In our next two numbers we will take up Marking and Shading pen lettering for general Card Sign work, after which Brush lettering will follow again and continue every other month. For instance—February, brush lettering; March, Pen lettering, and so on.

Practice all your spare time—make note of anything that may not seem clear. We have some fine work ahead.



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Something new and they catch the eye, tickle the fancy and loosen the purse strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.
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BY C. P. ZANER

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This compendium is intended for students who are ambitious to improve their penmanship, whether at home or in school. Used in connection with a live, up-to-date, practical teacher the results are surprising.

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The work begins with exercises, elements, principles and letters, and ends with pages, business papers, forms of accounts, etc.

Writing is gradually undergoing a change, and the author of this work is one of the most careful students of progress in this particular field of practical education. This work is an instructor in that style of writing which, according to his interpretation of the signs of the times, the present needs, and the future will demand.

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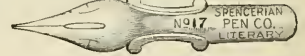


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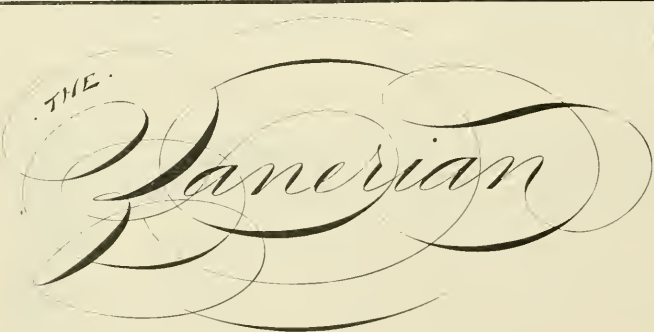
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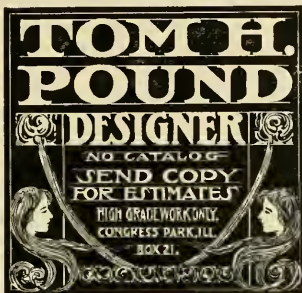
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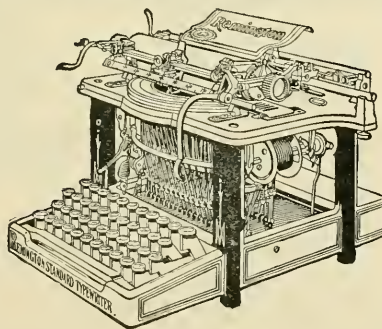
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The Federation.

As near as we can determine from the characters of the programs presented and the information received from other sources, the Milwaukee meeting is destined to be a success. Possibly the best meeting of the kind ever held. This is as it should be. Nothing else should be expected. Since commercial education is occupying a more important position today than ever before in the history of the world, it is quite natural that the National Commercial Teachers' Association should be larger than ever before.

As a member of our profession, you ought to consider seriously the advisability of being at Milwaukee during the holidays. You can get a perspective there of the work of the profession that cannot be secured any other way. Here it is that you come in contact with your fellows and estimate yourself and are estimated by others. Here it is that you learn to know your strong and your weak points, especially your weak ones. For, after all, we are not unlike the chain, the strength of which is measured by its weakest link. Socially and professionally the meeting is a promising one. We urge you to be there.

Commercial Geography is one of the modern studies, and a trip to Milwaukee as well as to other various cities where these meetings are held, is an additional lesson in that subject, and is one that cannot be gotten from books. Sociology can be developed in the true sense when you associate with co-workers. Personal contact means much. Without it our skill and knowledge are but little more than dry bones. For professional purposes the attendance at these meetings need no comment here. Be on hand and partake of the intellectual, social and other feasts in store for all who go.

Why This Commercial Revival?

Upon all hands we hear of unprecedented attendance at business schools. Everybody seems to be having more students than ever before. This seems to be true alike in book-keeping and shorthand. But why?

If we look about us we find a general prosperity, perhaps never before equaled. Certain it is that times are good and everybody busy. Why even tramps are hard to find. Then why should business schools not be prosperous?

The inference would naturally be that good times alone were the cause of the increased attendance of business schools. It must be admitted that prosperity is a primary cause in this increased attendance, but not necessarily the primary or sole cause.

A better, more fundamental reason is that practical education is in the ascendancy, while theoretic or classical education is in the decline. This is due to two or three causes. Practical education is in demand in the commercial world. Expansion has been so sudden and extended, that the de-

mand for young men and young women who could do something has far exceeded the supply.

Another reason is that theoretic, classical, or abstract learning has to a large degree been found to be uneducational even for the professions. Educators have been and are abandoning the old systems and methods of education until today our colleges as a rule are vastly different than they were a decade or two ago.

Still another reason classical or college education is being replaced by practical education is that in these days of phenomenal progress, young men and women cannot spend from five to seven years in learning that which will not aid directly in the battle of life. They therefore turn to the business college, where in from six to twelve months they can secure that which will enable them to earn a fair salary from the start, and put them into line for promotion even years before they come in contact, if ever, with their classical fellows.

Classical or liberal learning, if it is of the modern sort, is all right for the few, and the fact that our business schools are so prosperous indicates that the many are now conscious of this fact.

Business schools are prosperous because practical education is popular, and not merely because times are good.

Something Worth Considering.

Some years ago we had a Western Penmen's Association. From it was evolved the Commercial Teachers' Federation. In order that it might grow and prosper, the word National was prefixed. It prospered. It drew from the central states and the eastern West. It drew also from the seaboard and cultured East. It held forth in Chicago until the past two years. Some effort was made to get it to come eastward, in recognition of the patronage from the East. But the movement was met by the arguments that it was a western association, deriving its patronage from the western states; that it was national only in name; that the easterners had an association of their own; that if they were allowed to come as far as Cleveland, Buffalo, Pittsburg, Wheeling, or Washington, the eastern boys would steal it, and keep it, etc., etc.

The answers were: it is no farther to New York for our western brothers and sisters, than to Chicago for our eastern patrons; if the Federation is truly national, it is worth passing around; by holding meetings in different places new members are secured, many of whom will ever after attend; change of location means educational opportunities in the way of observation and study of cities, country, institutions, customs, and people not otherwise possible; if it is national, let us have our share of it, and in return we shall make it better and bigger than it could hope to be as a local institution; etc., etc.

No patronage comes from west of Nebraska, but considerable does come from as far east as Massachusetts. It would seem reasonable to suppose that if the Federation is to be truly national, and to continue to receive eastern support, it should recognize the justice of meeting at least midway, or occasionally in the western East. Either that or drop the word national.

The eastern Commercial Teachers' Association has not been and is not in any sense a rival association, holding, as it does, its meetings at a time when they cannot conflict in the least with the "western" association. But what would happen if our eastern brethren were to become tired coming west continually? Or if they were to become self-satisfied with their own association? We never want such to be the case.

We have hereby but echoed aloud the sentiments we have heard. We hope to see the National Commercial Teacher's Federation become truly and unmistakably national; and to become such it must consider seriously the interests of its various members.

Commercial education has a big future—bigger than any locality. Does the Federation recognize this? In the interests of harmony: of oneness of purpose; of "in union there is strength;" of the highest possible success and usefulness of the National Commercial Teachers' Federation, the BUSINESS EDUCATOR hereby counsels serious consideration and unselfish motives in shaping the destinies of this modern, mighty factor in commercial education.

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by Prof. A. D. Wilt, Dayton, Ohio, is the first of a series of papers from men whose opinions are worth something. Mr. Wilt has long been recognized as one of our most substantial business college men, one who has ever stood for the best in practical education.

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BY

LAWRENCE, MASS.,

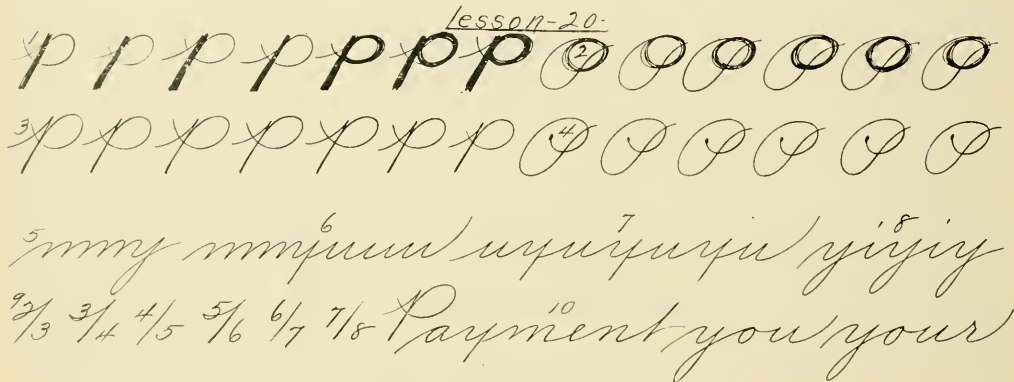
H. O. Keesling.

CANNON'S BUSINESS COLLEGE.

Number Four.

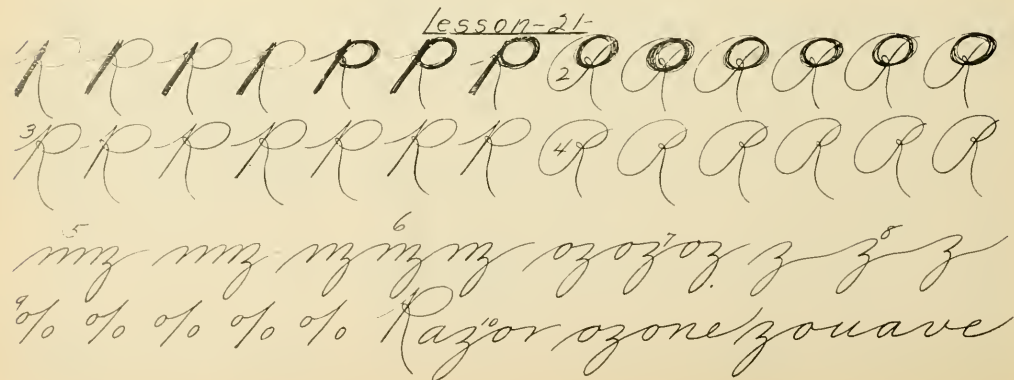
Lesson 20

The round style of capital *P* is made the same width at top as at the bottom, and the pen is traveling upward when you finish. The first part of small *p* is made round at the top and the last turn pointed.



Lesson No. 21.

I prefer the first style of capital *R*. Retrace downward stroke almost to the top and make top full and round. Hook the little circle around the downward stroke. Small *z* is a combination of small *n* and loop. Watch slant. We now take up a few characters that are used in business. The $\frac{1}{10}$ mark rests on the blue line.



Lesson-22-

B B
B B
u u u u u q r q r q r q g a g a g a g g g g
% % % % % B u n t i n g g a i n i n g

Lesson No. 22.

Capital *B* is made similar to capital *R*. Do not join loop to downward stroke. Try to keep both parts about the same size. Small *g* is made similar to figure 9, and you may use either the cut off stroke or loop.

Lesson-23-

O O
T T
q q q q q q q q q q s q s q s q g r g r g r
a/c a/c a/c a/c a/c T u r n e r q u i t s q u i r e

Lesson No. 23.

Watch curves in capital *T*. See compound curve in top as shown by copy No. 2, this plate. Small *q* is made like small *g* but it turns the opposite way at the bottom. Be sure to get a visible loop at the bottom.

Lesson-24-

F F
F F
l l
r r r r r # # # # # T u l m e r l u l l i m e

Lesson No. 24.

Capital *F*, as shown in copy No. 5, this plate, is made with a very small curve at top, a sharp angle at the right, and a curved cross stroke. Watch the space between the downward stroke and the loop at top. Small *l*, the simplest of the loop letters, must always be made with a visible loop. The downward stroke should continue straight almost to the line, and if you have any difficulty in making it so let your fingers assist you.

Lesson-25

¹ o o o o o o o o o o o o o o
² s s s s s s s s s s s s s s
³ h h h h h h h h h h h h h h
⁴ x x x x x x x x x x x x x x
⁵ Soonest handicap

Lesson No. 25.

Stand capital *S* up pretty straight as the loop and not the downward stroke gives it its slant. Make the last part similar to capital *F*. Small *h*, a combination of small *l* and the last part of small *n*, should be made with last part round at top and downward strokes parallel.

Lesson-26

¹o o o o o o o o ²o o o o o o o o
³G G G G G G G G ⁴G G G G G G G G
⁵k k k k k k k k k k k k k k
⁷z z z z z z z z Gunning kicking

Lesson No. 26.

Make loop at top of capital G long, watch carefully the sharp turn at top of last downward stroke. Stop at the angle and consider what you are doing. Small k, the bugbear of most students, is made with a little hook and straight downward stroke. Do not make the last part too large.

Lesson-27:

¹o o o o o o o o o o o o o o
²o o o o o o o o o o o o o o
³l l l l l l l l l l l l l l
⁴l l l l l l l l l l l l l l
⁵b b b b b b b b b b b b b b
 75 54 7.62 76 da 5% Inhibes bubble

Lesson No. 27.

Start capital *I* just below the base line and sit the last part on the line. Do not double it up as if it had the colic. Remember it is all above the line excepting the start and that the loop shows the slant. Small *b* is made round at the bottom and is finished with a little retrace stroke. Keep downward stroke and upward stroke parallel.



Lessons in Business Penmanship

BY A. R. BURNETTE, VINCENNES, ILL.

Number Seven.

Lesson No. 35.

The top part of the *I* is developed from the indirect retraced oval. Finish the oval with the last part of the *I*. Beginning stroke of the *J* should begin on or a little below base line. Learn to finish the *J* both ways. A great deal depends upon the way in which you practice the words and sentence to get the best results.

Lesson No. 36.

We will begin lesson 36 by combining two indirect retraced ovals together, forming the two parts of the *J*. Make oval above base line first. Let oblique exercise extend above and below base line about the same distance.

Fill several lines of the oval finished with the down stroke and lower loop of the *J*. The top part of the *J* should be made quite a little larger than the part below base line. Down stroke of the *J* should be made straight. Try combining three of the capitals without lifting the pen. Study carefully the connecting stroke of the capitals *X* and *Y* in sentence given.

Lesson No. 37.

In beginning this lesson spend several minutes on the figure eight exercise. We should by this time be able to make this exercise quite well. The capital *L* is formed on the same principal as the *S*, down stroke being the same in both letters. The *L* is finished like the capital *Q*. Begin second style of *L* with a small straight line at the top, down stroke being the same as in first letter. The *D* is much the same as *L*.

Lesson No. 38.

In this lesson we will take a short review of some of the large oval exercises.

After you make a line of the ovals place a capital letter in the center of each just as given in copy. Retrace each oval about ten times.

Lesson No. 39.

We have in Nos. 140-146 a series of capital exercises which may be practiced with much benefit. See that the movement comes from the arm and not from the fingers, and that it is quite free and rapid. Think clearly concerning the joinings before starting. Then do your best to control the movement.

Lesson No. 40.

In this lesson we will take a general review of the capital letters. Spend at least ten minutes of careful study and practice on each letter. Fill several pages of this lesson.

Lesson No. 41.

Great care should be taken in practicing lesson No. 41. Practice each sentence separately, filling several pages of each. This lesson will test your skill in sentence writing. Watch the height of the small letters, and be sure to get equal spacing between each letter. Don't hurry over this work.

125. *O O O O O O O O O O*

126. *Illinois Iowa Irvine*

127. *I am surely gaining I*

128. *J J J J J J J J J J*

129. *Jonesville Jamestown Joe*

130. *Jamestown is in N York*

131. *S S L L L L L L L*

132. *Lamont Lamont Look*

133. *Lanning Lanning Luck*

134. *E E E E E E E E E E*

135. *C C C C C C C C C C*

136. *Q Q Q Q Q Q Q Q Q Q*

137. *D D D D D D D D D D*

138. *Devine Devine Drink*



Mr. Thos. E. Cupper, of Thomasville, Ga., submits some cards indicating splendid natural ability in penmanship. Some day Mr. Cupper ought to be one of our leading penmen.

Some specimens in ornamental penmanship just received from the pen of A. H. Burke, penman in the Western Iowa College, Council Bluffs, Ia., indicate that he swings a pen of more than ordinary artistic excellence. In fact, some of the letters in these specimens are among the finest we have ever seen.

We have received from Mr. D. S. Hill, of Lockyear's Business College, Evansville, Ind., photos of blackboard work that he has been doing along the line of the Hinman style. We must say that the work is of a high order, and of a nature that we were not aware Mr. Hill was capable of producing. We congratulate him.

F. A. Curtis, penman in Shoemaker & Clark's School, Fall River, Mass., favored the BUSINESS EDUCATOR with a handsome club of subscriptions, and also inclosed some handsomely written cards, ornamental style, which are truly professional.

Mr. J. C. Fowlie, an advertiser in the BUSINESS EDUCATOR, favored us with a lot of colored cards written in white ink indicating that he is putting out a good grade of writing.

C. S. Herrick, penman in the Marion, Ind., Normal College and Business University, clubbed the BUSINESS EDUCATOR, and also sent a magnificently written letter, ornamental style. Mr. Herrick's small letters are unusually fine, being very accurate, delicate in line, and dainty in touch.

Mr. Herrick is an enthusiastic supporter of the BUSINESS EDUCATOR.

J. A. Elston, Canton, Mo., favored us with some pen and ink sketches, indicating considerable ability in that line.

Mr. J. G. Christ of Lock Haven, Pa., recently favored us with a liberal and handsome supply of specimens of penmanship, varying from simplified to ornamental, in an envelop decorated with colors. Mr. Christ is one of our most versatile penmen, and we are sorry he is not following the work professionally, as he has qualities becoming one of America's best.

Mr. J. C. Webb, the colored card writer and penman of Pittsburg, Pa., is organizing classes in writing in that community, and reports a flourishing business. Mr. Webb swings the pen with more than ordinary dash.

Mr. M. W. Morron, a seventeen-year-old young man, who is a pupil of Mr. B. M. Winkelman, an old Zanerian graduate and teacher in Hunsinger's Business College, Hartford, Conn., recently sent some specimens which demonstrate the fact that Mr. Winkelman is a successful teacher of penmanship, and that Mr. Morron is one of the finest penmen of his age in the country. If we mistake not, he has the necessary natural ability to become one of America's most finished penmen.

Mr. C. R. Tate, penman and commercial teacher in Bartlett's Commercial College, Cincinnati, O., recently favored us with some written cards together with a subscription, which indicate that his penmanship is on the improve, which means that he is getting pretty fine, as Mr. Tate has for some time been recognized as quite a skillful penman.

P. R. Fulmer, Ridgway, Pa., inclosed some cards indicating more than ordinary skill.

Some cards and specimens have been received from E. L. Stacy of Kingstown, N. Y., which indicate that he is following closely the instruction he received from Mr. L. Nadarasz. Mr. Stacy is a penman of no mean ability.

139. Do your very best Do

140 c.c.c.c c.c.c.c c.c.c.c

141 s.s.s s.s.s e.e.e

142 g.g.g g.g.g o.o.o

143 y.y.y w.w.w v.v.v

144 h.h.h j.j.j k.k.k

145 p.p.p u.u.u d.d.d

146 m.m.m n.n.n

147 a.b.c c.d.e e.f

148 f.g.h i.j.k l

149 m.n.o p.p.p q.q.q

150 s.s.s t.u.v w.x.y

151 y.z.z + 60

152 Due J. P. Kinner & Son on account

153 Bot of W. B. Runyon on account



BY C. C. CANAN, DUKE CENTER, PA.

Accept this as a sample of my plain
unshaded writing, written with the
combination movement.

Oct. 4, 1902.

C. A. Braniger.

BUSINESS WRITING BY MR. C. A. BRANIGER, PARKERSBURG, W. VA.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

BY D. L. CALLISON, ELRENO, O. T.

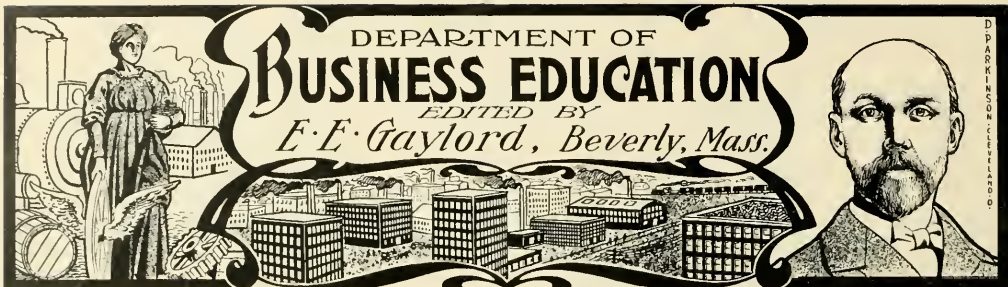
Aspiring Penman Wanted.

I want a young man, a worker, who
wishes to be pushed to the top in all-round
skill, like F. B. Courtney and other of my
famous graduates. He to exchange ser-
vices for tuition and bear his own expenses.
A fine position guaranteed when ripe.

A. H. HINMAN,
Worcester, Mass.

BUSINESS CAPITALS BY MR. J. E. LEAMY, TROY, N. Y.

A B C D E F G H I J K L
M N O P Q R S T U V W
X Y Z



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

Impressions by the Way

When, during our summer tour among the business schools of the Lake region, we left Battle Creek, Mich., we went to the capital. We found H. J. Beck, the proprietor of the Lansing Business University, enjoying the closing days of a pleasant summer vacation. He has large, commodious rooms, well lighted and nicely furnished. Lansing is a pretty residence city, but it does not impress the passing visitor as an especially lively business city, and its Capitol will hardly bear comparison with the Capitol at Albany, St. Paul, Des Moines, or Hartford.

We were warned by friendly (?) acquaintances along the way not to plan to spend the night in Jackson, Mich., if we were depending on a hotel for hospitality, so we were not disappointed when we found difficulty in obtaining even a fair lunch. But we forgot all about this little inconvenience in the air of business activity that seemed to pervade the place; and, in the genial presence of Cyrus W. Field—the younger—we began to think that we had visited one of the pleasantest cities on the journey. Mr. Field had an unusually bright-looking class at work, and we were convinced, before we left the city, that he and his associates are doing excellent work.

Our stay in Toledo was a short one, but it was long enough to demonstrate that there is "something doing" in this thriving lake port. Hunting up the location of the Davis Business College, we found that Mr. Davis had removed from the business center of the city to a business block on the edge of the residence district. We found few schools during our trip, that would equal the Davis school for the outer qualities of a first-class institution. That the school is giving thorough instruction to the young people of Toledo is evident by the size of the school, the esteem in which the proprietor is held by the business, educational, and church-going people of the city, and by the fact that this kind of endorsement, coupled with good judgment, has brought to Mr. Davis a competency that is certainly a very practical indication of his business ability.

The Metropolitan Business College is one of the newer schools of Toledo, but Messrs. Browne & Ries, the energetic young men who are at the helm, are making it one of the best known among the schools of northwestern Ohio. Some of their rooms are not as well lighted as might be desired, but they have spared no expense in furnishing them. Mr. Ries was formerly a student under E. K. Isaacs, when that skillful

teacher was at the Northern Indiana Normal School, and he has done credit to the instruction obtained there. It would not be difficult to count the school proprietors who can equal him in dashing, ornamental writing.

Our schedule did not give us time to visit the third school in Toledo; in fact, to avoid riding to our next stopping place by water, we had to telegraph back to have our baggage forwarded, having come so near missing our train, under the pleasing influence of conversation with Mr. Davis, that we did not have time to re-check our baggage.

When we finally reached Pittsburg, we were much surprised to step out of the sleeper into an imposing new station that had been erected since we had last visited "the Smoky City." Pittsburg is certainly one of the most promising business cities east of the Mississippi river. Boston cannot compare with it for towering business blocks; and new ones are continually being erected. One is now in course of construction that will be twenty-two stories in height when completed, and there are several that run from ten to nineteen stories high.

It was not especially surprising, then, to find that the Iron City Business College had overflowed into an adjoining building, that H. L. Andrews had what he believes to be the largest shorthand school in the world (with a finely equipped commercial department being established this fall), that E. T. Overend, of the Pittsburg Academy, found his commercial department growing so that he had to engage an extra assistant, that William H. Duff was looking forward to an enlarged attendance, and that S. D. Everhart was in charge of one of the best commercial departments to be found in the high schools of the country. Our flying visit to Pittsburg was inspiring.

After a night run through Pennsylvania at a rate that made us sure, several times during the trip, that our time had come, we pulled into the spacious Pennsylvania station in Philadelphia. The Quaker City revived a variety of emotions. We had been there before, it will be remembered, but the conditions were somewhat different. However, we boldly ventured forth, and called at the office of the well-known Banks Business College. To our disappointment we found that the energetic principal of that thriving school had just started for an over-Sunday trip to the seashore, and that the teachers were either absent on their vacations or were out hustling for business. Indeed, the impression we received in Philadelphia in August was, that if a man should attempt to do business there now without soliciting for it, it would

be necessary to start in with several million dollars of endowment. Getting school business in Philadelphia seems to be almost purely a commercial affair.

At Peirce School we were pleased to run across W. J. Amos in a breathing spell between trips after prospective students; and we renewed a pleasant acquaintance formed with members of the office force during the spring meeting. We are informed that the school is "full to the doors."

At Temple College we were fortunate in finding A. D. Skeels, who is now the principal commercial teacher there, just in from some call that he had been making, and just about to go out to make other calls. There, as elsewhere, renovators were at work putting on the finishing touches preparatory to opening school. Mr. Skeels felt sure that they would have an enlarged attendance this fall.

Beautiful old Girard College grounds were in their most attractive apparel when we walked into Vice President Sheldon's office. Here, too, the whitewashers were at work, demonstrating anew that in Philadelphia the "spring house-cleaning," for the schools, at any rate, is a summer diversion. It is a treat to those who admire classic architecture, beautiful flowers, shade trees, cleanliness, and quiet, to visit this splendid monument to the wisdom and the philanthropy of an eccentric "merchant and mariner," as he loved to be called. If you have never seen it, do not pass through Philadelphia without visiting Girard College.

Cutting short our stay in Philadelphia, we went to Trenton, where we found the ubiquitous carpenters again, although the Rider-Moore and Stewart schools were practically ready for the business which would not begin for several days. A great change has been effected in the Stewart school since the masterful F. B. Moore took hold of it. The old rooms have been refitted, the stoves have gone to the junk heap, steam heating apparatus has been installed, new rooms have been added, and a general air of enterprise pervades the atmosphere of the place. The main book-keeping room of this school is now one of the most attractive in the country, having been newly furnished with the best obtainable desks—desks made for work, not chiefly for show. It is simply remarkable that two such excellent schools as the Rider and the Stewart schools were always known to be, could not only exist but could also, in that comparatively small city, surrounded with the fiercest possible compe-

tion, yield profits that made their owners financially independent; but that is what they did, and the present management is going their elders one better.

Dropping into Packard's in New York, we found Superintendent Horton and Secretary Lobeck ready to receive callers, but everything was subdued, quiet, orderly, dignified. Here is at least one school that has not been driven to extremities to get business, yet its rooms are filled, though the tuition rate is commonly regarded as very high. However, it almost seems as though Packard's were a bit reminiscent. Doubtless this effect is caused by the small and ancient building occupied by the school, in the shadow of the colossal life insurance building that occupies practically the entire block opposite. The streets at that point are mere plank platforms, beneath which the excavation for the great subway is going on. This school is in one of the choice situations of New York; it needs chiefly a modern building.

Pictorial Pointers We are glad to note that our series of views of attractive school-rooms, and apparatus are being well received. We commend to your attention the excellent illustrations that we have secured for this number. Although we have much other excellent material for use in setting forth this feature of this department, we shall be glad to receive from our readers any printed matter containing views from which we may be permitted to select those which will answer our purpose. This invitation is to all commercial teachers, whether in private, public, or religious schools.

Commercial Law Beginning with this number, we are establishing a Department of Commercial Law, which, for the present, will be under the direction of Mr. J. C. Barber, of the Bryant & Stratton Business College, Providence, R. I. This feature is one that we have long had in mind, but we were unwilling to introduce it until we should be able to obtain the services of a first-class man; and this proved a difficult obstacle to overcome. However, we count ourselves fortunate in securing Mr. Barber, who is one of the best teachers of Commercial Law to be found in the Eastern schools. Mr. Barber will not only give a series of lessons on this important subject, with the special purpose of meeting the needs of commercial students, but he will give, from time to time, his views as to the best methods of teaching the subject. He will welcome suggestions from our readers, and will be glad to answer such questions as may be sent to him for discussion in his department. We trust that commercial teachers everywhere will take a hand, sending in sample outlines of subjects, examinations, illustrative cases, lists of references for students, suggestions as to the methods of looking up citations, etc. All matter re-

lating to this department should be directed to Mr. Barber.

Rapid Calculation It is commonly conceded that business men require chiefly, on the part of prospective office help, for bookkeeping, a good handwriting, accuracy and rapidity in handling figures, and a knowledge of the elements of account-keeping. In our perambulations about this broad land, we have met a few superior teachers of rapid calculation, and we have been persistently after them to induce them to present to our readers methods of handling this important subject, but they were all "too busy." We began this work in the first number with which this department was added to the paper, but the teacher who began the work became, soon after agree-

suggestions or criticisms. It would help this department and therefore our readers, for whom we are working.

From the Business Manager's Desk

Under this caption, we shall publish, during the remainder of the year, discussions of topics of especial interest to those who are managing business schools. Yet these articles will be interesting and helpful to all who are engaged in any way in training young people for business life. The article below, by Mr. A. D. Wilt, is the first of this series.

All Aboard for Milwaukee!

It has come to be so generally recognized that it is the proper thing for progressive commercial teachers to attend the annual conventions of the National Commercial Teachers' Federation that argument in favor of such action seems superfluous. Therefore, we pause only long enough to remind our readers that we meet this year under peculiarly happy circumstances. The Grand Old Man of the profession is to be the host; furthermore, the occasion will be a sort of Spencerian family reunion, and that means a great deal to aspiring teachers who remember all that the name "Spencerian" stands for, in relation to commercial education. Who would not travel many miles to shake hands with Robert C. Spencer and his notable brothers? Let us meet and greet and break bread with one another at the banquet board in "The Cream City."

The Strength of the Business School

In Competition With the Business Department of the High School

A. D. WILT, PRINCIPAL OF THE MIAMI COMMERCIAL COLLEGE, DAYTON, OHIO

To say that the business school is in competition with the business department of the high school, is assuming that the work of the business school and that of the business department of the high school is identical, and that therefore the competition is the same as exists between two manufacturing establishments, producing the same products, under the same conditions; a situation which would warrant a highly different and more intense struggle than could ever possibly exist between Business Educators and the high school; not only on account of business ethics involved, but on account of the manifest impropriety of such competition.

That there has been some ground for wide-spread misapprehension is quite certain, and it is not to the advantage of either high school or business college, to say nothing of the broad and general interests involved in educational work, that such a misapprehension should exist.

The work of a well-regulated modern



PICTORIAL POINTERS.—Main Entrance Hall, Spencerian Commercial School, Cleveland, Ohio. This hall is finished in 16th Century Oak. Observe the massive arch ornamented with incandescent light bulbs and supported by fluted oaken pillars that terminate in Ionic capitals. Notice the electric light fixtures at the sides of the hall, with the pendant arc light half way beyond the arch. The large door at the end of the hall opens into a cross corridor that connects with the school rooms in the lower part of the building. The Reception Room and Office shown on the next page, opens from the right of this hall, and a large Typewriting Room opens from the left of this hall. These rooms are all finished in 16th Century Oak, with hardwood floors.

lating to prepare the articles, the manager of two or three large mercantile concerns, and his time was completely filled by efforts to calculate rapidly how to dispose of his business duties. At last, however, persistence has been rewarded, and we have obtained the consent of an experienced and successful teacher of rapid calculation to prepare a series of articles for this department. L. C. Horton is an enthusiast in this work, as those who have read his circulars and visited his class-room will admit. We have seen him do the work he describes, and we are sure that our readers will enjoy this feature of this department. We shall be glad to receive suggestions, methods, material for work, or questions. We are not omniscient. We should consider it a favor if our readers would be liberal in making



PICTORIAL POINTERS.—Reception Room and Office of the Spencerian Commercial School, Cleveland, Ohio. Everything is finished in 16th Century Oak. The heavy oaken columns are impressive features of this beautiful suite of rooms, than which there is not a finer in any commercial school in America. This illustration hardly hints at the richness and elegance of these apartments as seen by those who visit them. The walls are covered with the pictures of men famous in the work of business education, and with penwork done by the masters of a generation ago. The three large pictures on the right wall represent P. K. Spencer, Jr.; E. K. Felton, and H. T. Loomis, men whose names have become familiar to commercial teachers everywhere, but who are not now connected with the school.

business school is of an entirely different character from that which can be done in the best-equipped business department of a high school. This is because the students of such a business school are much older and better able to understand the curriculum such a school must provide if it does proper work. Bookkeeping, and the collateral subjects which belong to it, is so broad that the average high school student of 14 to 16 years of age cannot grasp it properly.

Modern business has assumed such great proportions and such complexity, and must be conducted with such system, in its offices and in its other departments, that the bookkeeper and office manager of today must know much more than ever before.

Those who assume that the course of study in the high school can be made adequate to the demands of the business public, do not understand the great development of modern business and its requirements. The business school occupies a field of its own, and always wrongs the youth of fifteen or sixteen years of age, who is induced to give up a good high school course for the business course he is

not equipped for taking, and this lessens its own effectiveness, and should not have the recognition of superintendents of schools, or high school principals.

In saying all of this, I do not wish to be understood to be under-rating the value of what may be properly taught in the business department of a high school, if its course extends through three or four years.

The wisest educators of Germany have settled quite definitely the limitations of high school work of this character, and include altogether much more of commercial geography, elementary technology and physics, than they do of higher bookkeeping, leaving that to be taught in the universities.

In this country the gulf between the high school business course, and the business course of the university, which mature men of twenty years of age or thereabouts only can take, is recognized; and the university course of business training being provided in Wisconsin, Amherst, and other universities and colleges, includes Political Economy, History of Commerce, Economics, Commercial Law, etc., in courses extending through three or four years.

The class of students who can take university and college courses will always be, comparatively, a very small number, because of the great expense of time and money. The great mass of young men and young women of eighteen years and upwards must therefore come from the business school, and statistics from schools in all parts of this country show very conclusively that the number of such trained in the business school, who are in business, is vastly larger than the number of pupils from the high schools.

Having a field distinctively its own, when all the elements of the question are considered, the business school is really not a competitor of the high school in any respect. The business school principal should encourage the youth about him to complete the high school course as a necessary, or at least highly favorable, preparation for the business school.

When public school officials, and principals of business schools can agree to this presentation of the situation, commercial education will be very largely advanced in this country, and all friction between high school authorities and the business school authorities will be effectively removed.

Rapid Calculation.

L. C. HORTON, WINSTED, CONN.

At the request of the Staff Editor I undertake a short series of articles on Rapid Addition and the Rapid Reckoning of Interest, work that is of vast importance in the modern counting-room.

In the majority of schools rapid addition exists only in the catalogue or other literature of the school. In many others no systematic course is pursued with the view of teaching addition, to produce good results. Some teachers run through a series of "nuts to crack," and tickle the students with puzzles, and these students are invariably found to be deficient in solid addition.

In the briefest manner possible, I want to say something about teaching students

CORRECT ADDITION,
RAPID ADDITION,
INTEREST RECKONING.

and I wish also to say something about Figure Writing, Timing Results in Addition by the aid of a stop watch, and Rapid Addition Examinations.

Starting a Class.

Upon the blackboard a number of propositions are placed, and the students are shown how it is possible to add by groups. This matter of groups is essential to quick adding. Its possibilities are many. A little time spent every day will be productive of good results. Propositions are sometimes found where the group idea makes it possible to add at an unusually high rate of speed. A class must not think it should not add unless it can find groups. The student must be instructed to make full use of the group when it occurs in any proposition. Any audible expressions when adding must be fought against. A student must not be allowed to repeat the numbers—not even in his mind. For the sake of the student, if nothing else, the statement that he should add figures with the same readiness that he would read a word, or a series of words, must not be made. Such adding cannot be done except by prodigies.

To begin with, an example of two figures wide and six figures deep may be used. Answers are quickly obtained from so small a proposition, and it gives a chance for frequent illustrations.

In my classes, each student uses a mechanical device which produces all the propositions for adding. These propositions are from one figure wide to five figures wide, and from five figures deep to one hundred figures deep. The device eliminates writing the figures, and favors the class with a greater amount of time for addition. My classes are given a very great amount of work to do, and I will not put up with a student who will not get right down to business, and keep there. One example follows another in rapid succession. I depend entirely upon my students for correct answers. They have rarely failed me, perhaps once in a thousand times. I teach them early in the work how to prove results. I believe in the students, and I want them to learn to depend upon themselves. If I had answers to all the propositions, they might depend upon me for the answers.

From an example of twelve figures, we go to one of twenty, (four figures wide by five figures deep), and from this, to examples in the following order of size:

	WIDTH		LENGTH		Figures
5	X	5	25		"
3	X	8	24		"
1	X	12	12		"
1	X	20	20		"
1	X	24	24		"
5	X	10	50		"
1	X	25	25		"
2	X	25	50		"
3	X	25	75		"
4	X	25	100		"
1	X	50	50		"
1	X	75	75		"
1	X	100	100		"

The last three sizes are given to advanced students. They are difficult to add—their length requiring a large carrying number. More students will stumble on a single column of fifty figures, than on a proposition of five columns of ten figures each. The carrying number does it.

A stop watch is invaluable in rapid addition work. The speed of the students can be taken and recorded each day. To constantly refer to these records, puts a class on its mettle. Students vie with each other for the highest records. Very frequently some whose records are low will quietly do extra work and catch up with the leaders.



L. C. HORTON.

I have never had a class in which this did not occur, and upon many an occasion some student least suspected has stepped into the ranks of the leaders. I always make it a point to warn the class to look out for "silent comers." Prizes are never offered for leaders, but every encouragement is given students to keep them up to their very best efforts. Leaders, while leaders, are made to feel their position and are urged to work hard to keep first place, while the other class members are constantly urged to work harder and take place in the front ranks. Competition makes a class alive and active.

It is necessary to insist on correct results. If a student is signaling as "First Out," and has too often wrong answers, he must slow down, by all means. Wrong answers will not do. Each student should keep a record daily of his "rights and wrongs." A small memorandum book will do for this. A look backward now and then will show him what he has been doing.

Speed comes slowly, except in rare instances. With a stop watch in hand, I call for the simplest proposition to be added correctly in so many seconds. This is kept up from day to day (not excluding regular addition work), till the class reaches the

desired time. Each proposition given in the foregoing table is covered in its order. It requires hustling on the part of the teacher to get the most out of a class. I keep among the students, and keep after the slow ones—the quick ones take care of themselves.

Persistent adding will bring results—spasmodic efforts are worse than none.

(To be continued in the January number.)

Auditing

R. G. BENNETT, CHARTERED ACCOUNTANT,
PEIRCE SCHOOL, PHILADELPHIA

(Continued from November Number.)

It will be noticed that the checking of postings to individual accounts of customers and creditors is omitted; however, it is advisable to check occasional items throughout the year in order to test their accuracy, and in like manner to examine invoices of purchases and check their extensions as a partial test of their accuracy. The auditor should vary his method of procedure each time; then the staff will be uncertain as to what portion of the work will come under his close examination, thus producing the same moral effect as a complete audit. Where self-balancing ledgers are in use the aggregates of each should be compared with its corresponding abstract in the general ledger.

BEGINNING THE AUDIT.

It is absolutely necessary that the auditor before beginning the investigation should thoroughly acquaint himself with the general system upon which the books have been kept. He should make a complete list of all the books and note their relation to each other, the particulars of the period covered by the entries therein, and the name of the clerk or clerks in charge of each. It is advisable to stamp or initial each book as inventoried to preclude the possibility of its being replaced at any time during the auditor's absence; this is also advisable when the audit of any book is complete, as it will prevent its being withheld without being missed. The auditor should also initial or stamp all vouchers, securities, contracts, or other important papers that are produced, as he is thus enabled to identify at any future time any document that had passed through his hands.

In auditing the accounts of a partnership the auditor should obtain the partnership deed and make an exact copy for his own use in future. He should then prepare short notes on the contract for his own guidance, showing in brief the financial regulations that will have to be given effect thereto. These notes should show the capital subscribed by each, the allocation of the profits, the interest to be allowed on their capital accounts, any limitation of their drawings, the date when the books are to be balanced, the stipulation as to salaries, duration and dissolution, etc. Any deviation from the requirements must be sanctioned by the parties concerned.

CORPORATIONS.

In a company audit it is the duty of the auditor to examine the Prospectus, Charter and By-Laws, the allotment of stock, the several books of record, the minutes of both shareholders' and directors' meetings, in order to determine whether all acts of the company are in accordance with the charter, the law, resolutions of shareholders, and to see that all obligations are fulfilled and not



PICTORIAL POINTERS.—Reception Hall, Lynn Business College, Lynn, Mass. This attractive hall is beautifully finished in hard wood. The effective arch at the end of the hall marks the entrance to a cross corridor from which one may enter the school rooms on the first floor or ascend the stairway to the second floor. There are but two stories, and the building, which is in the Colonial style, is occupied by nothing but the school. The Business Office opens at the left, and the Private Office, shown on the following page, opens at the right, through the large sliding door which here appears closed.

over-stepped. All accounts and financial transactions should be in conformity with the charter or By-Laws, or the minutes of meetings. All transactions in connection with the issue, sale and transfer of stock should be carefully checked into the proper books and counterfoils (stubs) of stock certificates examined, that an over-issue of stock may not occur. There are a great many details in connection with corporation audits that need not be enumerated.

CASH BOOK.

This is the principal book and should be exhaustively examined. Probably more fraud and trickery is perpetrated in connection with this book than with any other.

The cash receipts should be checked with care and compared with the counterfoils of the receipt books, collectors' books, counter cash book, sale slips, etc. Counterfoils should be numbered consecutively and every one accounted for, and if any is missing or left blank, a satisfactory explanation must be demanded. A canceled or spoiled receipt should remain attached to its counterfoil. Cash sales require careful scrutiny and can be properly guarded only by a systematic internal check. Care must be taken that cash discounts are not entered up when the customer is required to pay in full—this being a common source of embezzlement—and should be watched by tracing all checks and other cash items into the bank or through the petty cash book. It is well to have duplicates, or copies of deposit slips kept.

Cash Payments. It is advisable as far as possible to deposit all cash in the bank and to make all payments by check; the canceled check then becomes the best form

of voucher. All payments should be carefully checked with their corresponding vouchers; and yet neither canceled checks nor other vouchers are sufficient evidence without the proper authority which is granted by the resolutions of the directors. Petty cash payments are usually made without any vote of the directors and, therefore, require careful attention. The auditor should satisfy himself that expenditures have been charged to the proper accounts and that "errors of principle" do not creep in. When several columns are used in the cash book, great care must be exercised to see that amounts are not placed in the wrong columns.

The balance as shown by the cash book should equal the cash on hand, plus the balance in bank. If they do not agree it is because of checks that are outstanding and that have not yet been presented for payment. A *reconciliation statement* should be engrossed on the cash book at the end of each month, similar to the example following:

Sept. 30, 1902.		Balance per Bank	Paid
Book			\$5400
Balance in bank		\$3100	
o/s check No. 145	\$1000		
o/s " " No. 150	400		
o/s " " No. 162	250		
o/s " " No. 171	450		
o/s " " No. 172	200	2300	5400

The several items in this statement should be carefully examined by the auditor and the actual balance ascertained by an independent statement from the bank.

BILLS AND ACCOUNTS.

Bills Receivable. The list of bills and notes should be carefully gone through, to

determine whether they are on hand or have been discounted or lodged with the bank as collateral security. All bills matured should be traced into the cash book, and if dishonored, back to the debit of the customer.

Care must be taken that notes overdue have not been paid and no credit given, and that some of the bills on hand are not worthless.

Book Debts. A list of all those indebted to the company at the date the books were closed should be prepared and verified with the ledger accounts. A certain amount should be written off the aggregate to provide for possible losses which experience has shown is inevitable. Unless the auditor is qualified to pass on the financial standing of each debtor, it will be necessary to have the manager of the business determine which are good, doubtful, and bad. Any that are worthless should be closed into Profit and Loss, but the doubtful ones should be listed as such in the balance sheet at a reduction of, possibly, one-half.

A good plan is to open a Reserve for Bad Debts account to which is credited annually, out of profits, a sum which bears the ratio to the total sales for the current year that the ascertained loss for the previous few years bears to the total sales for that period. As losses occur in future they are charged against this reserve and profits, for the following years are not burdened with losses upon business transactions of previous years.

Accounts and Bills Payable will present but little difficulty, yet they should be critically examined to see that they have all been credited, and that the company owes all that are shown by the books. The returned note or draft, of course, is sufficient.



ient voucher for the payment of same, and the balance of bills payable account in the ledger will show the amount still outstanding.

SUBSIDIARY BOOKS.

The several books of purchases, sales, etc., should be compared and verified, and the ledger entries should be carefully checked with the books from which they are brought. Care must be taken that all invoices received are O. K.'d, and that the amount of such liability is posted to the correct account in the ledger and finally represented on the balance sheet.

GOODS AND PROPERTIES.

Goods on hand should be inventoried at cost and not at the market value, as there can be no profits until goods are sold. While profits should not be anticipated because of a rise in the market, on the other hand a good practice is to lower the valuation of goods that are out of fashion and for which the demand is lessening. The inventory book should be signed by the party who made it, and it is the duty of the auditor to go over the extensions before accepting it as final.

Land and Buildings. The title deeds of the property should be examined and all expenditure in connection with the property. Care should be taken that expenditures for repairs or replacement are not charged to the property instead of to revenue. The depreciation on buildings will depend on the quality of material employed in construction. The life of the building should be estimated and a percentage written off each year sufficient to amount to the original cost by the end of the period.

Machinery and Plant. A certain per cent. should be written off each year for depreciation. It is difficult to say what amount of depreciation should be allowed each year, as the life of machinery is uncertain. It may not wear out only, but may become obsolete through later inventions. Boilers, for instance, wear out rapidly, and should have from 10 to 15 per cent. written off yearly, while on other machinery from 5 to 10 per cent. may be sufficient. All repairs should be charged to revenue. Perhaps a reserve should be set aside for depreciation, and such a method is commendable.

Furniture and Fixtures. Deduct say 7 per cent. on the reducing balances. Horses and wagons and loose tools should be valued each year, as no percentage rate of depreciation can be safely determined.

Stocks and Bonds. These should be personally inspected by the auditor and the actual market value determined from the published quotations. They are not subject to depreciation but they fluctuate in value. Care should be taken to see that they are not over-valued.

FICTITIOUS ASSETS.

Such assets as good will, patents, copyright, franchise, etc., require careful discrimination. Good will does not depreciate, but may be shattered at any time, or it may gradually increase. If the company is prosperous, however, it need not be written down. Patents, copyright, and franchise may be closed off during their legal existence.

Such items as bonus, stock discount, organization expenses, etc., should be written off in three or four years.

CONTINGENT LIABILITIES.

These are very important and should not be overlooked, as there is generally a possibility of having to pay them. They include notes and drafts under discount or that have been transferred to others, accommodation obligations, disputed claims, cumulative preference dividends, etc. While contingent liabilities do not form part of the balance sheet, they should by all means be listed at the bottom for the information and benefit of the stockholders.

THE BALANCE SHEET.

This is the most important statement laid before the stockholders, as it shows the exact financial condition of the business. On one side are placed liabilities, not only to creditors but to the stockholders themselves, while on the other side are enumerated the assets and the property of the company.

Before giving his certificate of correctness the auditor must examine in detail each item on both sides, and satisfy himself that the liabilities have not been understated, nor the assets overstated, or *vice versa*.

The liabilities as shown in a company's balance sheet may be classed under two heads:

- (1) Liabilities to the Shareholders.
- (2) Liabilities to the Public.

The former consists of the share capital, surplus, undivided profits, etc. The details and particulars of the capital should be clearly stated, and when it is divided into more than one class this should be shown. The balance sheet should also show the authorized capital, the amount subscribed, the calls unpaid, etc.

THE CERTIFICATE.

As stated above, the certificate should be a clear and fearless statement of the facts as they exist at the time of making the examination. If only a partial audit is made, such should be stated in the report, but any item of interest to the stockholders should by all means be brought to their notice.

There is no definite form of certificate, as individual preference generally rules the form to be adopted by the auditor. Any clear statement of the affairs will suffice and need not be of great length. Such a statement as: "I have examined the above Balance Sheet, and find it correct," would be sufficient; or on the Balance Sheet may be written, "Examined and found correct," to which would be appended the name of the auditor. There are often two auditors engaged on an audit and in that case both should sign. Such a report as "Examined and found to agree with the books," would not be satisfactory, as the books may not be correct.

The following auditor's report may prove suggestive:

PHILADELPHIA, SEPT. 30, 1902.

TO THE STOCKHOLDERS OF THE CITY TRADING COMPANY.

GENTLEMEN: Having examined the books and accounts of the City Trading Company we beg to submit the following report:

We find the appended Balance Sheet, Profit and Loss Statement, and statement of Receipts and Payments, to be correct and in accordance with the books.

We find the books to be carefully and systematically kept, and everything in connection therewith in proper order. We wish to commend the courteous treatment received at the hands of the Manager and his able staff of assistants.

Respectfully submitted,
SAMUEL BROWN,) Auditors.
J. W. GREEN,)

Business Tips

GEORGE HORACE LORIMER

[Extracts from "Letters from a Self-Made Merchant to his Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in *The Saturday Evening Post*, and that are soon to be published in book form by Small, Maynard & Co., Cambridge, Mass., to whose courtesy we are indebted for permission to make these extracts.—THE EDITOR.]

ON SELF-RESPECT, CAUTION, LOYALTY AND MODESTY

There isn't any such thing as being your own boss in this world unless you're a tramp, and then there's the constable.

Keep your self-respect at its cost, and your upper lip stiff at the same figure. Criticism can properly come only from above, and whenever you discover that your boss is no good, you may rest easy that the man who pays his salary shares your secret.

Remember that when you're in the right you can afford to keep your temper, and that when you're in the wrong you can't afford to lose it.

When you come across one of those gentlemen who have more oil in their composition than any two-legged animal has a right to have, you should be on the lookout for concealed deadly weapons.

The bunco men aren't all at the county fair, and they don't all operate with the little shells and the elusive pea.

Loyalty is the one commodity that hasn't any market value, and it's the one that you can't pay too much for. You can trust any number of men with your money, but mighty few with your reputation. Half the men who are with the house on payday are against it the other six.

I don't know anything that a young business man ought to keep more entirely to himself than his dislikes, unless it be his likes. It's generally expensive to have either, but it's bankruptcy to tell about them. It's all right to say nothing about the dead but good, but it's better to apply the rule to the living, and especially to the house which is paying your salary.

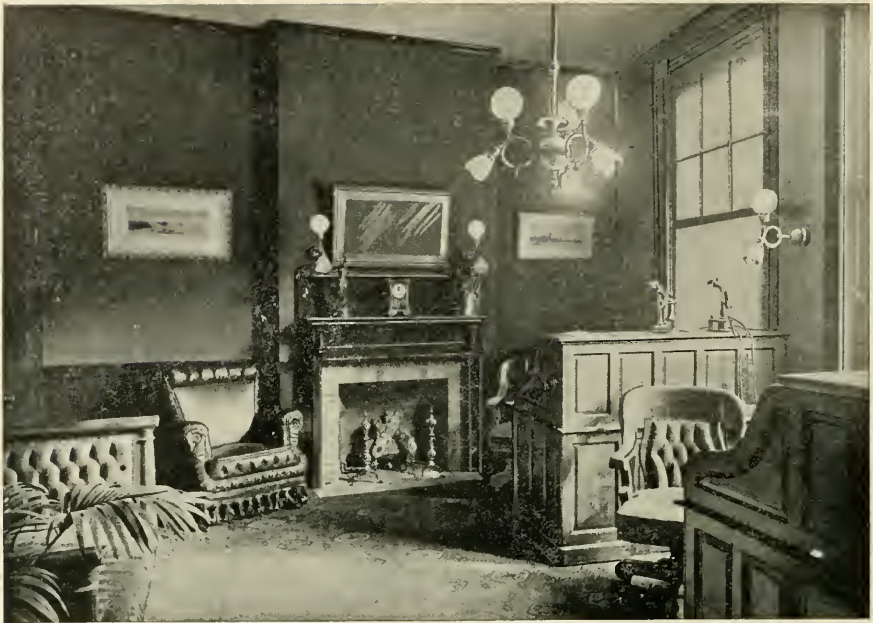
Of course it's good business, when a fellow hasn't much behind his forehead, to throw out his chest and attract attention to his shirt front. But as you begin to meet the men who have done something to make them worth meeting you will find that there are no "keep off the grass" or "beware of the dog" signs around their premises, and that they don't object to the orchestra to play slow music while they talk.

Superiority makes every man feel its equal. It is courtesy without condescension; affability without familiarity; self-sufficiency without selfishness; simplicity without snide. It weighs sixteen ounces to the pound without the package, and it doesn't need a four-colored label to make it go.

ON MATTERS AND THINGS IN GENERAL.

There's nothing helps convince some men that a thing has merit like a little gold on the label. And it's pretty safe to bet that if a fellow needs a six or seven-syllabled word to describe his profession, he's a corn doctor when you come to look him up in the dictionary. And then you'll generally find him in the back part of the book where they tuck away the doubtful words.

If you really want a look at the solid facts of a thing, you must strain off the sentiment first.



Principals' Private Office, Lynn Business College, Lynn, Mass. The rich Axminster on the floor, the sumptuous upholstered furniture, the open grate with its attractive mantel—all suggest coziness combined with elegance. As this apartment is on the first floor, looking out on the street, but a few feet distant, the advertising value during the evening session is of no slight importance. This school was opened seven years ago by H. W. Pelton and C. C. Dexter, formerly teachers in Burdett College, Boston. It has been remarkably successful, and is the only commercial school in New England occupying solely its own building for school purposes.

There's no easier way to cure foolishness than to give a man leave to be foolish. And the only way to show a fellow that he's chosen the wrong business is to let him try it. If it really is the wrong thing, you won't have to argue with him to quit, and if it isn't, you haven't any right to.

The easiest way in the world to make enemies is to hire friends.

ON MARRIAGE

I knew right off that I had made a mistake when I opened the inclosed and saw that it was a bill for "fifty-two dollars for roses sent, as per order, to Miss Mabel Dashkam." Of course you're in no position yet to think of being engaged even, and that's why I'm a little afraid that you may be planning to get married. But a twelve-dollar clerk who owes fifty-two dollars for roses needs a keeper more than a wife. I want to say right here that there comes a time to a fellow who blows fifty-two dollars at a lick on roses when he thinks how many staple groceries he could have bought with the money.

Marriages may be made in Heaven, but most engagements are made in the back parlor with the gas turned so low that a fellow doesn't really get a square look at what he's taking.

While a man doesn't see much of a girl's family when he's courting, he's apt to see a good deal of it when he's housekeeping; and while he doesn't marry his wife's father, there's nothing in the marriage vow to prevent the old man from borrowing money of him.

To marry for money or to marry without money is a crime. There's no real objection to marrying a woman with a fortune, but there is to marrying a fortune with a woman.

TO A SALESMAN

Repatee makes reading lively, but business dull.

Half the people in the world take a joke

seriously from the start, and the other half if you repeat it often enough.

He laughs best who doesn't laugh at all when he's dealing with the public. There's such a thing as carrying a joke too far, and the fellow who keeps on pretending to believe that he's paying for pork and getting dog is pretty apt to get dog in the end.

A real salesman is one part talk and nine parts judgment; and he uses the nine parts of judgment to tell when to use the one part of talk.

Of course you want to be nice and mellow with the trade, but always remember that mellowness carried too far becomes rottenness.

Real buyers ain't interested in much besides your goods and your prices. Never run down your competitors' brand to them, and never let them run down yours. Don't get on your knees for business, but don't hold your nose so high in the air that an order can travel under it without your seeing it. You'll meet a good many people on the road that you won't like, but the house needs their business.

(Continued in January Number.)

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MISS LAURA E. HORNE.

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Through Siberia to Behring Strait. Harry De Windt, F. R. G. S. Harper's Magazine, October, 1901.

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The New California. S. M. Williams. Munsey's Magazine, March, 1902.

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Log Rafts on the Pacific. Arthur Inkersley. Overland, October, 1902. Wood Manufactures.

Maine's Wood Novelty Mills. George E. Walsh. Scientific American, October 25, 1902.

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The Extraordinary Story of the Utica. Baily Millard. Everybody's Magazine, November, 1901.

The Life of a Coal Miner. Rev. John McDowell. World's Work, October, 1902.

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The Foundations of the American Iron Industry. Archer Brown. Engineering Magazine, October, 1902.

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Conveying Water in the West. Harper's Weekly, December 21, 1901.

SHIPPING.

American Mistress of the Seas. Capt. Richmond P. Hobson, U. S. N. North American Review, October, 1902.

Ocean Steamships. Lawrence Perry. World's Work, October, 1902.

Twentieth Century Types of Shipbuilding. Review of Reviews, October, 1902.

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Americans in the Raw. Edward Lowry. World's Work, October, 1902.

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GERMANY.

Tot Making Among the Germans. Fritz Morris. Harper's Weekly, December 14, 1901.

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A Visit to the Argentine Republic. G. Shaw Lefevre. Nineteenth Century Magazine, November, 1901.

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New England Fisher Folk. Guy Wetmore Carryl. Harper's Magazine, October, 1902.

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Silk Culture in California. Carrie Williams. Overland, October, 1902.

THE NORTHWESTERN STATES.

The Great Columbia River Basin. Capt. Cleveland Rockwell. Pacific Monthly, March, 1902.

FOREIGN TRADE.

American Trade in the Orient. Walter J. Ballard. The Protectionist, October, 1902.

ECONOMICS.

Industrial Progress in Europe. The Protectionist, October, 1902.

The Real Basis of Protection. Edward F. Adams. The Protectionist, October, 1902.

Causes of Prosperity. The Protectionist, October, 1902.

The Competition of the United States with the United Kingdom. Dr. John Waddell. Popular Science Monthly, October, 1902.

RAINFALL.

The Distribution of Rainfall. A. J. Hershertson, Ph. D. Harper's Magazine, October, 1902.

Department of Commercial Law.

Conducted by J. E. Barber, Bryant-Stratton Business College, Providence, R. I.

INTRODUCTORY LESSON FOR BEGINNERS.

"An ounce of prevention is worth a pound of cure." It is a significant fact that a very large majority of the law-suits involving business interests, arise because of a misunderstanding as to the terms of a so-called agreement previously made. A business transaction is the result of an agreement such as the law recognizes. An agreement is supposed to involve the meeting of the minds of the parties to the agreement. However, the courts cannot get at the minds of the parties but must judge by outward appearances, such as language and conduct. It frequently happens that a person consents to something the scope of which he does not fully comprehend. Such an agreement is almost certain to furnish disagreeable work for the courts and the lawyers. For all this the losing party must pay and pay well. For, as some one has said, "talk is cheap except when the lawyers talk."

LEARN TO KNOW WHEN TO CONSULT A LAWYER.

Some will say, "No one but a practicing lawyer is competent to carry through an important deal in these days of modern complexity." But how is one to know what is "important"? It is too often true that he who does not know, does not know that he does not know. If he did, he would not make his fatal blunder.—A loaned B \$2500 on his note. B was known to be "poor pay," and A would not make the loan unless C would indorse the note. C did indorse

and, of course, was liable to pay the note if B did not. When the note fell due, A was kind enough to give B an extension of ten days, without consulting C in the matter. When B would not pay at the end of the ten days, C was asked to settle and he refused. A went to an attorney, who advised him that by extending the time for payment without the consent of the indorser (C), he had released the indorser. Had A known that he did not know the effect of extending the time, he would have consulted his attorney sooner and would have been \$2500 better off. Had he possessed a good working knowledge of the principles of the law of bills and notes, he would have known better anyway.

The object of the study of commercial law is not to make a lawyer of the layman, but to teach him when he needs a lawyer. Not every man can be his own lawyer, and it is but sheer nonsense for him to think of trying it. It is not the person well equipped with the principles of business law who makes this mistake. He knows what he knows, and he knows that beyond certain limits there is danger. He knows that the law of real property is too intricate for any one but a first-class lawyer, and when he has a real estate deal on hand, he pays his attorney a few dollars to keep the deal straight rather than pay him many dollars to get it straight after he has muddled it.

HOW TO STUDY COMMERCIAL LAW.

Commercial law cannot be memorized any more than commercial arithmetic. Of course, certain principles can and must be mastered; but, like the principles of arithmetic, they are not mastered until they can be applied. A man may own a fine set of surgical instruments and be anything but a skillful surgeon, unless he possesses the skill to use them. The principles of law are like surgical instruments: to get value out of them, they must be used. In this connection it is well to remember that "reason is the soul of the law." Once in possession of the principles, and given a set of facts, it remains for the student to reason out the answer.

But one who reads the text-book for principles must read between the lines. Nothing that is read should be so construed that it will clash with any other statement of law. To illustrate, when one reads "the agreement of the parties makes the law of the contract," he should keep in mind that an illegal contract is void; i. e., after reading "the agreement of the parties makes the law of the contract," he should read between the lines, "so long as the agreement is lawful."

ON THE USE OF ILLUSTRATIONS.

Every principle should be fixed in the mind by means of an apt illustration. For example, it is easier to see the force of the principle, "every simple contract must have a consideration," when it is backed up by at least two sets of facts, one where there is no consideration and consequently no contract, and another where there is a valid consideration and a binding contract; thus, A promises to paint a portrait for B, and is to receive no compensation. B cannot hold A to this agreement because he (B) did nothing in return for A's promise. Again, suppose X promises to write an article for Y, and Y promises to pay X \$100. In this case Y has done something he was not already bound to do. He has promised to pay X \$100. Y's promise is a consideration that will bind X to his promise. Then, so far as the consideration is concerned, this is a valid contract.

The learner should select his illustrations

under the guidance of a careful teacher. Great harm may easily come from trying to evolve rules of law from cases. Take, for example, the last case given above. If the article to be written was to be a libel, the contract would be void. The learner, overlooking the rule, "an illegal agreement is void," and seeing that the court had declared this agreement void, might be led to think that it was because the consideration was not valid. Great care should be exercised in this particular, because it is easy to get a wrong idea, and wrong ideas, like weeds in a garden, are hard to kill when once they are rooted. Only the simplest cases should be taken for illustration, and every detail of each case should be studied, not simply gone over.

THE MORAL AND DISCIPLINARY VALUE OF THE STUDY OF COMMERCIAL LAW.

Aside from the direct value of a knowledge of business law, there is another and most important benefit to be derived from the study of it. Despite the discordant notes of the croaker, law consists in right principles rightly applied. Can a person engage the mind in a more wholesome occupation than in looking for, searching after, correct principles, and in reasoning how to put them into actual practice? It is often possible to determine the moral status of a student, though almost an entire stranger, by the way in which he will decide some point in commercial law. Probably there is nothing in a commercial course, if there is in any course, which will broaden, deepen, and strengthen (develop and discipline) the mind more than the well-directed study of business law.

We are living on a moving planet and in a moving age. We cannot stop if we would. Unless we make a faithful continuous effort to go ahead, we must slip back. Every day, whether we will or not, we must face new problems, problems which we alone can solve. Will the ability to reason help us? It is the only thing that will help us. Every day new opportunities come to us and we are better or worse accordingly as we treat these opportunities. Forces are at work which have already reduced business to a science.

Happily the time has passed when a smattering of knowledge and a great deal of bluster and bluff will place a man in the front rank anywhere except in the courtroom as defendant to a suit, or more often in the almshouse. The world will no longer trust large business interests to the management of an ignoramus. The business men of tomorrow must have more practical knowledge of the rules of business than did the average lawyer of yesterday. "Let us, then, be up and doing."

ESSENTIALS.

In order to succeed in any study, at least three things are absolutely necessary; viz.: a never-failing source of reliable information, a thorough understanding of every word that enters into the subject, and steady, solid, well-directed work. Above all, work. The only way to do work that really amounts to much is to set apart a certain time for it and be there for business during that time each working day. This race for success is not to the swift, nor is the battle to the strong. It is the fellow who keeps forever at work that wins success. Many a man with a bright mind has gone to pieces because he thought himself able to succeed without work, and many a man with a dull mind has succeeded in reaching the top round of the ladder because he realized the necessity for work and acted on his convictions.

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

George Newhall Comer, the pioneer of Commercial College work in America, was born in Liverpool, England, in 1844. His early business training was had in the large banking-house of Baring Bros., London, and when still a young man he came to America. For a short time he was engaged in the coal business in Boston, Mass., working as an expert accountant at such times as he could spare from his regular occupation. Mr. Comer had been in Boston but a short time before he realized the need of a school, where young people could be taught bookkeeping, writing and other business studies, and in 1839, he disposed of his coal business and opened a business school under the name of Comer's Initiatory Counting room, which name he later changed to Comer's Commercial College.

From its inception Comer's College was very popular and successful. The good people of Boston and New England, recognizing the value of such a school for enterprising young men and women, accorded it their hearty support and strong financial encouragement. From an old circular, bearing the date of 1840, we copy the following:

Comer's Initiatory Counting Room

is open day and evening for the purpose, as its name implies, of preparing students of all ages for the practical duties of merchants' clerks, and the other active pursuits of life, upon the following terms:

A course in Mercantile Writing, Book-keeping, and Commercial Calculations, including stationery.....\$15.00
A course in Writing, Arithmetic, consisting of one lesson each day or evening for three months.....\$5.00
Having frequent applications, Mr. Comer can usually procure employment for such of his students as may require it.

As an expert accountant, Mr. Comer occupied a somewhat unique position, coming to Massachusetts as he did, at a time when, compared to the present, little business was transacted and the methods of bookkeeping in vogue were of the crudest and simplest kind. Scarcely anybody, except merchants employed in foreign trade, then kept their books by double entry, and it was Mr. Comer's mission to introduce in Boston and throughout New England the Italian or double entry system. Mr. Comer was so qualified as a practical accountant, and his work gave such universal satisfaction, that he was then acknowledged to be the leading authority on all matters pertaining to accounts, and his services were sought after, not only in his home city, but elsewhere in New England and in New York City and state. Through his practical ingenuity many labor saving devices and methods were devised and introduced in office work, and he was the first accountant to introduce direct posting to the ledger from books of original entry without the intermediary of the old-fashioned columnar journal, which was at that time in universal use.

Mr. Comer was a writer of acknowledged ability on all subjects pertaining to his chosen profession, and there are in existence many magazine articles, pamphlets and circulars from his pen, all bearing the impress of deep thought, and a close acquaintance with, and a thorough knowledge of the needs and methods adapted to the commercial conditions of his time. He was the author of several standard works on Bookkeeping, Penmanship, Navigation and Commercial Computations, all exhibiting a

mastery of the subjects treated and great care in their preparation. Mr. Comer was a fine muscular movement penman and teacher of penmanship at a time when muscular movement writing was generally unknown. He advocated a combined movement of the hand and fingers, with the elbow below the edge of the desk, the wrist clear from it, the fingers being used to form the letters, and the hand and arm sliding along to give fluency to the writing. Mr. Comer's own work showed an ease, speed and strength of execution possessed by few of his contemporaries.

Personally, G. N. Comer was a striking figure—short of stature, with immense depth of chest and breadth of shoulders, upon which was mounted a finely shaped head. His features were large, pleasant and forceful, and showed the ruggedness and independence of thought and action, which were characteristic of the man. He was extremely neat about his dress and person, one of his favorite expressions being that "An eye for dirt was better than an ear for music," and everything under his control had to be kept scrupulously clean.

Mr. Comer's character was many sided,

GEORGE NEWHALL COMER.



with, perhaps, strength of purpose, independence of thought and action, and love of truth dominating all else. He was a man of large heart and generous nature, which won to him the strong affection of his students and the warm esteem of a large circle of friends. He had a great hatred of sham and pretense, and never hesitated to use both voice and pen in condemnation of such as came to his notice. Although making much money from his school and expert fees, he never accumulated a fortune, being too generous to his family and friends to admit of it. Another of his favorite sayings was, "The best is none too good for those I love." Mr. Comer was a practical man, an educated man, a kind, yet forceful man, and bringing these characteristics to bear in his teaching, he won and kept for his school an invaluable name and high standing personally among the merchants of Boston and New England.

During Mr. Comer's life his school was uniformly successful, and at his death in 1876, his son, Mr. C. E. Comer, took charge of the business, and being a gentleman of marked ability and an able teacher has maintained its high standing up to the present.

Thus, for over sixty years, under the management of father and son, this pioneer business school of America has continued and prospered, and stands today in the front rank with the strongest and best class of commercial schools of the country, a monument to the foresight, ability, and industry of its founder, George Newhall Comer.



P. DUFF
Founder of Duff's College & Author of Duff's Book Keeping

Business Educators and Penmen Send Himman Your Aid.

WORCESTER, OCT. 10, 1902.

DEAR FRIENDS ZANER AND BLOSER :

My plan is to present the first three founders of Business Schools : Duff, Comer and Bartlett, and then others in their order of starting and growth. I shall take up other schools in Boston, Pittsburg and Cincinnati, after I have dwelt upon the earliest pioneers and the primitive condition of our country without railroads and with only three million people west and north of the Ohio river in 1840, when the three first business schools were started in the midst of ignorance of anything but the crudest methods of keeping accounts. I don't believe the readers of your paper will charge you or it with what I may write or may not write, but it means work to get the craft to give me facts and pointers, but after I get the matter going in a few numbers, I think there are many who will wish to be in it. I want to show that our baby country, 60 years ago, has bounded ahead of all the old nations of the world and that its marvellous commercial prosperity and unparalleled commercial leadership is due to the commercial training of millions of young men and women of our country since 1840. *I do want* the business educators and penmen of the country to realize that I cannot know *without their aid* what to say of them, or how to say what will please them or do them justice,—so I shall be delighted to get from every source as much interesting matter as possible. I realize that some schools will give me a chance to write of them, and others who do not aid me with facts may feel that I have slighted them, when the cause has been that they slighted themselves by withholding matter that I would gladly use could I but get it. My history is in its infancy now and will be for several numbers, because I am starting it with men who opened schools before I was born. However, this whole thing is a matter of love and not of profit, and if I cannot reach the modern workers while writing of the pioneers between 1840 and 1870 the later ones will be reached in their order of coming into the work. My regard for and devotion to my whole profession is unbounded, and it will be a matter of the head and not the heart if I fail to do what is in all respects pleasing and creditable to myself, and all worthy members of my craft. I am in the midst of a very busy school and other work, and cannot give the time or thought to write to all the members of the profession soliciting their aid, but I shall be delighted to receive matter from every worthy worker who feels that he has been an earnest instrument in the cause of penmanship and commercial education.

Sincerely your friend,

A. H. Himman

Rapid Addition.

Those interested in the teaching of rapid addition would do well to lend a listening ear to Mr. L. C. Horton, inventor, manufacturer and publisher of the Numerogram, a device intended to facilitate the teaching and the learning of mathematics as applied to the hustle and bustle of business. Some of our best schools are using the Numerogram, and some of our most progressive teachers are recommending it. You will do well, therefore, to give it attention.

Expert W. J. Kinsley, Raises Something Else Besides forged Checks and Chickens.

THE STORK
Announces the arrival of
GERTRUDE ELVIRA KINSLEY,
October the Fourteenth, nineteen hundred
and two, at
Four-thirty o'clock in the morning.
Weight ten and a quarter pounds.
AT HOME
after October the twenty-eighth.

Simplified is Winning.

H. G. Phelps, principal of the Business Department, Montana State College, Bozeman, Montana, like many other progressive business educators, uses the Zanerian Manual of Simplified Script in his writing classes. In a recent letter he states: "Simplified script is gaining in favor every year we use it." His experience, we are pleased to say, is the same as that of all others who have given this style of writing a fair trial.

The Business Educator.

Entered at the Post Office at Columbus, Ohio, as Second Class Matter September 1, 1902.

Edited and Published Monthly (Except July and August,) by ZANER & BLOSER, 118 N. High Street, Columbus, Ohio.

VOL. VIII. No. 4. WHOLE No. 49
COLUMBUS, OHIO, DECEMBER, 1902

SUBSCRIPTION PRICE, \$1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Send upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we may give you our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high grade in every particular; that the nature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever published; that the journal is the best of the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the *BUSINESS EDUCATOR* is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of Its Class

The *BUSINESS EDUCATOR* being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Public and Private.

The National Commercial Teachers' Federation is attended and supported by teachers from business colleges, public schools, normals, universities, etc. The largest number of course comes from business colleges which are private institutions. But of recent years teachers from commercial departments of high schools and from commercial high schools have been multiplying until their numbers are quite noticeable. This growth is but a beginning. They have been active workers in the association and have been cordially received generally.

We have noticed, however, now and then upon the part of a small minority of business college men, principally proprietors, to "turn down" for office or otherwise, persons solely because they were connected with the public schools. Some doubtless deserve to be turned down as do a small number of persons in all lines, but there was a spirit back of the act we did not like. The question is, shall we foster this spirit, or put our heels upon it as we would upon a selfish, poisonous serpent?

Let us learn to lift ourselves above petty and imaginary differences in our beloved

Federation, and out of it. Let us recognize that commercial education is bigger than a business college, or a high school, or a university; that it is bigger than all combined; and that its future cannot be measured by the past.

The commercial high school is drawing to itself many of the best men in the business college profession because of sureness and size of salaries paid, opportunities for growth and advancement, and of vacation periods for recreation and improvement. As a result, high school commercial education is receiving such an influx of ability that the time is near at hand when the graduate of these schools will be something other than a nonentity.

Our motto is: recognize merit, worth, grit, enthusiasm, ability, energy, alertness, timeliness, usefulness, and character, and utilize it in our Federation as officer, or on committees or program whenever and wherever we recognize the same, whether the person is business college teacher or proprietor, high school or university teacher or principal.

As publishers of the *BUSINESS EDUCATOR* we are happy to serve one and all alike—to receive support from business as well as high school teachers. We believe both are deserving. We believe the Federation needs both and to that end we encourage recognition on the part of the public school man as well as on the part of the private school man, letting merit determine the position he shall occupy.

We want no division of interest or feelings. *unity* is the watchword for commercial teachers with which to sweep the educational sky of cobweb education.

Come Again.

"The Business Educator," of Columbus, Ohio, contains an article that is especially interesting to stenographers—"The Education of a Stenographer," by Mrs. M. L. Veendict. For a magazine that has the wide scope that its title suggests, the space devoted to penmanship seems rather out of proportion. Improvement might also be made by a change in the style of type.

R. P. SoRelle, in The Gregg Writer.

Sincere, well-meant criticism like the above is always more than welcome at the office of The *BUSINESS EDUCATOR*, and we thank Mr. SoRelle, the new department editor of The Gregg Writer, for the suggestions he has made.

Previous to September of the present year our journal was known as The Penman-Artist and Business Educator. That covered the ground, indicated the contents very well, but it was awkward, unwieldy, and too long. After searching some time for a better name we decided on THE *BUSINESS EDUCATOR*, but we soon learned that it was far easier to see that the new name was not wholly logical and appropriate, rather than to suggest a perfect fitting title of small dimensions. Brevity carried the day, however.

In this connection we also saw that some journals, like the Western Penman and Penman's Art Journal, which give about one-third of their space to penmanship, and two-thirds to business education, etc., were also a trifle out of proportion when measured by their names. Which is the more out of proportion, a journal entitled *BUSINESS EDUCATOR*, which gives about one-third space to penmanship, or a journal entitled Penman, which gives about two-thirds space to business education? Business education includes at least business penmanship, but penmanship does not include business education.

Would that this thing had been brought up when we were wrestling with this problem; when our cry was long and loud, and our kingdom offered for a new name.

But it's never too late to mend, so we are ready for a better name with which to rechristen the sturdy young advocate of good penmanship and practical education. Let's have it.

As to type, it was decided some months ago that ours is too small, and steps were then taken to secure larger and better. Watch for us in our new dress.

To return the compliment, allow us to suggest that Mr. SoRelle assist Mr. Gregg in opening the eyes of the beautiful girl whose face adorns the new cover design for the Gregg Writer. Typical Gregg stenographers are not asleep, but wide-awake.

The Question of Supervisors.

MR. C. P. ZANER,

Columbus, O.

MY DEAR MR. ZANER:—

I am not sure that I have acknowledged your response to my suggestion of a year ago as to "The Question of Supervisors."

Real worth always merits commendation. Your terse treatment of the subject is indeed meritorious. If only these could be placed in the hands of Superintendents and school officials a great deal of good might be done. If these articles were printed in one compact leaflet I would be pleased to use a dozen or more copies. This is not a suggestion, but a hint. If it is your plan, count on me.

A deal of education along this line is needed. You should understand that a Supervisor is daring indeed if he recommends to pupils a penmanship journal for supplementary work. I wish this were not so. The public can readily find fault with results, but sensitive to the slightest shadow of self aggrandizement on the part of the Supervisor.

I thank you heartily for the material response.

Sincerely yours,

M. D. FULTON.

New System.

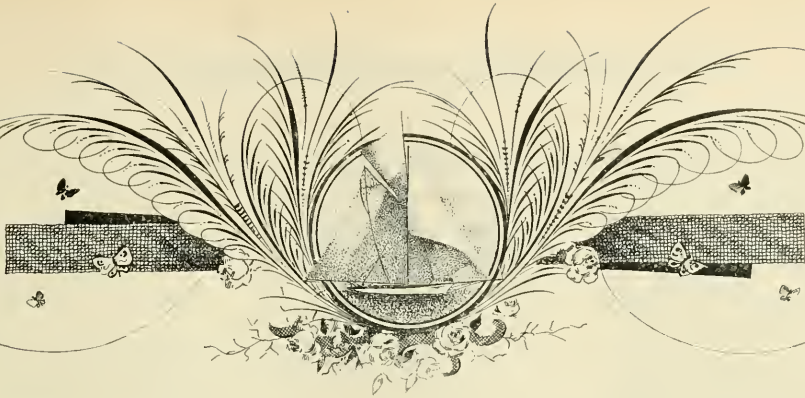
A new system of penmanship by the Hoffman Metropolitan Publishing Co., 43 Metropolitan Block, Milwaukee, Wis., is a new claimant for public attention on the part of penmanship. Judging from the advance information we have received, the work is well worth investigation. We shall take pleasure in reviewing the publication when it arrives. An advertisement appears elsewhere in these columns.

A Penmanship Revival.

From a number of quarters of the country we learn of persons who are organizing classes in penmanship with good success. Mr. P. E. Matzen, of Battle Creek, Ia., a staunch supporter of The *BUSINESS EDUCATOR*, is organizing classes in his section of the country, and reports the outlook good. From what we can learn, Mr. Matzen possesses the necessary qualifications in the way of skill and energy to give his patrons the worth of their money and more.

A Correction.

On page 28, of the November *BUSINESS EDUCATOR*, we credited Mr. T. Courtney with a verse in ornamental script, which should have been credited to Mr. J. G. Christ, Lock Haven, Pa.



FINE ART PEN WORK BY C. C. CANAN, DUKE CENTER, PA.



Mr. J. F. Caskey, recently of Buffalo, is again located in Wheeling, W. Va., with the Elliott Commercial Schools. Mr. Caskey has some very good words to say for his employer, Mr. W. B. Elliott, whom he declares to be "the most conscientious business college man" he has ever met.

W. LeRoy Brown, a student of the Zanerian, recently landed a \$100 job of engrossing. Simply another illustration of what ability finds to do when prepared.

Through Mr. H. O. Keesling, who is conducting a series of lessons in business writing in the *BUSINESS EDUCATOR*, and who is connected with Cannon's Commercial College, Lawrence, Mass., we learn that they have the largest school Lawrence has ever had.

Mr. C. R. Tate, penman in the Bartlett Commercial College, Cincinnati, O., recently favored the *BUSINESS EDUCATOR* with some subscriptions, and closed his letter in the following words: "You are giving the profession a good paper, and I should like to see your efforts receive the appreciation they merit. Each number is worth a dollar to any one."

W. B. Greider, a former Zanerian boy, is now supervisor of penmanship and drawing in the Public Schools of Greensburg, Pa. Mr. Greider is an earnest, honest, enthusiastic gentleman, and we doubt not that he will make a splendid success of the work.

Mr. F. F. Murnish, Supervisor of penmanship in the Public Schools of Lakewood, O., renews his subscription to the *BUSINESS EDUCATOR* in the following words: "With this you will find a silver certificate for \$1.00. Extend my subscription one year. The *BUSINESS EDUCATOR* is a high grade periodical replete with information along all lines of commercial education."

Mr. Murnish also states that his work is progressing nicely, and that he has been complimented with an increase of salary each year since entering upon the work there.

Mr. S. B. Fahnestock, Secretary of the McPherson, Kansas, College, reports that they have begun this year's work with one hundred students more than last year, and that they have students from sixteen different states. This is indeed encouraging.

Mr. A. E. Kibbe, a former pupil of the Zanerian, is now teaching penmanship in the Metropolitan Select School, Buffalo, N. Y.

Mr. Kibbe not only has qualifications along the penmanship line, but has talent in the line of music, and is pursuing a course of study and practice in that line while teaching penmanship.

W. F. Owens, formerly Principal of the Wisconsin Business College, opened, on Sept. 1st, an institution of his own at Sheboygan, Wis., known as The State Business College. He reports that business is excellent.

On October 1st, Mr. Herbert S. DeSollar sold his entire interest in the Central Business College of Denver, Colo., to Mr. L. A. Arnold, of Chicago. We wish Mr. Arnold the success his progressive, energetic, worthy efforts deserve.

McPherson, Kansas, College occupied an entire page advertising this worthy institution in the McPherson Weekly Republican, Friday, October 17, 1902.

We have an attractive circular from L. H. Hanam, of Riverside, Cal., advertising a correspondence in penmanship.

The Twin City Gregg Shorthand Association gave its first program at Curtiss Business College, Minneapolis, Oct. 16. Ira V. Richardson of Minneapolis, is the president, and W. C. Stephens, of St. Paul, is the vice president of this promising new shorthand organization. Verily it is good for brethren to dwell together in unity.

We are pleased to learn that R. G. Laird, well known to most of our readers, has been appointed to a position on the faculty of the New York High School of Commerce, a position much coveted by scores of commercial teachers in the East.

E. S. Colton, Jr., the capable director of the Commercial Department of the Lowell (Mass.) High School, is in charge of a building attended by 400 pupils, who are taught by ten teachers. Besides his duties as principal, Mr. Colton teaches five classes in the day school, and puts in

four evenings each week in the evening school work. This is fairly out-Roosevelting the President.

The Commercial Text Book Company of Des Moines, is issuing some very attractive monthly advertisements to its large mailing list. The manager, B. F. Williams, is showing most commendable enterprise in pushing this new line of commercial text-books, although we ought not to speak of them as new, for some of them have been in use for several years and are familiar to many teachers.

D. Appleton & Co., are issuing an attractive series of books which they are calling "The Twentieth Century Series." We are sure that the hundreds of teachers among our readers, as well as hundreds who are not teachers, will be especially interested in such books as "The Work of Wall Street," "Funds and Their Uses," "Trust Finance," "The Story of a Grain of Wheat," and "History of Commerce and Industries," all of which are soon to come from the press.

Nessers, W. C. Stephens and G. A. Golder, proprietors of the Globe Business College, St. Paul, Minn., are advertising extensively and successfully this fall. We note an especially good write up in the A. O. U. W. Guide, backed up by a large display advertisement. If energy and hard and conscientious work will build up a good school, the Globe is destined to be at the front of the procession one of these days.

We have a catchy little advertising book from the Louisville Spencerian, entitled "Rate Book to Success."

Gideon Bixler, formerly well known in Ohio, where he had a school at Wooster, is now located in pleasant quarters on Ogden Ave., Chicago. He sends out a little folder in the shape of an imitation of a closed ledger. In it he names some of his former successful graduates, among them a special messenger to President McKinley, and a private secretary to Mayor Tom L. Johnson, of Cleveland.

The September number of *The School Review* contained a very thoughtful paper read some time ago before the Massachusetts High School Master's Club, on the subject "The Place of Commercial Studies in the High School." We regret that our present accommodations for space are so crowded that we cannot reprint this excellent paper in full.

Mr. A. R. Burnette, of Ashland, Ill., has been elected to the position of special teacher of penmanship and the commercial branches in Vincennes, Ind., Public Schools.

Mr. Burnette is a fine young man, and there is no doubt but that he will give satisfaction.

Mr. M. A. Conner, formerly Principal of the Commercial Department and Secretary of the Alma College, Michigan, now has charge of a department in the Detroit Business University, Detroit, Mich.

B. B. Baker, penman in the Sidney, Ohio, Commercial College, recently favored the *BUSINESS EDUCATOR*, with a club of twenty-three subscriptions, accompanied with the following words: "Please accept this small club as a token of respect for the good your magazine has done me. May it inspire these students as it has me."



This is a portrait of Mr. L. E. Stacy, of Kingston, N. Y., who is considered one of our brightest and most skilled penmen and teachers of commercial subjects. Mr. Stacy has placed before us some written cards indicating skill of a high order. He is also giving lessons by mail which we can heartily recommend to those desirous of improving their penmanship. See advertisements elsewhere in this number.

Federation Announcements.

Comments As Christmas comes on Thursday this year, it was thought best to postpone the meeting until Monday. This arrangement permits a session of only three days, but you will not be obliged to leave home on Christmas day to reach Milwaukee in time for the opening session.

There are to be three days of strenuous work, each one filled with much that will be interesting to any commercial teacher.

The session closes with a joint meeting with the Wisconsin Teachers' Association.

The shorthand section has introduced a new feature in its program—The Round Table. It is believed that this will prove to be truly a teacher's program.

Exhibits Opportunity will be given those who have advertised in this program to make the customary exhibit of their wares. Owing to the limited room available for this purpose no other exhibits can be provided for. Advertisers are advised that for information concerning space, etc., they should write Prof. E. W. Spencer, Milwaukee.

Special arrangements will be made for exhibitions of school work.

Hotel There are many good hotels in Milwaukee. Our headquarters will be at the St. Charles. This is on the American plan, and it is here that the banquet will be served on Tuesday evening.

A special rate of two dollars per day has been obtained for our members at this hotel. This includes two in a room.

Other hotels are—Phister, Blatz, and Republican. All are courteous to our place of meeting.

Banquet Special preparations have been made for our banquet. Ex-Governor Peck and Mr. George Bruce, of Milwaukee, will each respond to toasts. The ladies will also be represented.

Railroad Rates The usual rates of one and one-third fare for the round trip, on the certificate plan, have been secured. These rates are applicable from all points except those in the Southern and Southwestern passenger associations. Members coming from points in the territory of these associations should purchase tickets to their limits and then purchase to Milwaukee. Be sure to get a certificate, for only on the production of this certificate, properly signed, will you be able to secure a return ticket for one-third fare.

Owing to a new rule adopted by the passenger associations, twenty-five cents is charged for attesting each certificate. This fee will be paid in Milwaukee. Let us repeat—bring the certificate.

Meeting The Business Managers is the only body that meets on Saturday. None of the others meet until Monday morning.

Programme National Commercial Teachers' Association.

Spencerian Business College.

MILWAUKEE, WIS., 1902.

MONDAY MORNING, DEC. 29TH, AT 8 O'CLOCK

ASSEMBLY ROOM SPENCERIAN BUSINESS COLLEGE.

Reception and registration of members, (9 to 10).

Address of Welcome, Hon. David S. Rose, Mayor of Milwaukee.

Response, Mr. A. S. Parish, Grand Rapids, Mich.

President's Address.

Committee Announcements.

TUESDAY AFTERNOON, DEC. 30TH, AT 1 O'CLOCK.

ASSEMBLY ROOM SPENCERIAN BUSINESS COLLEGE.

1 to 2:30, General Election.

The Early History of Commercial Education in America, L. L. Williams, Rochester, N. Y.

Office Organization and Methods of a Large Business, Horace M. Battin, State Auditor Standard Oil Co.

The Benefit of Universal Organization among Commercial Schools, Dr. H. M. Rowe, Baltimore, Md.

Discussion, W. N. Ferris, Big Rapids, Mich., Geo. P. Lord, Salem, Mass., Enos Spencer, Louisville, Ky.

TUESDAY EVENING, DEC. 30TH, AT 8:30 O'CLOCK.

BANQUET AT ST. CHARLES HOTEL.

Toastmaster, Geo. W. Brown, Jacksonville, Ill.

Speakers, Hon. Geo. W. Peck, Ex-Governor of Wisconsin, Hon. William Geo. Bruce, Milwaukee, Editor of the American School Board Journal, J. W. Warr, Editor of the Practical Age, Moline, Ill.

Carl Marshall, Cedar Rapids, Iowa. H. G. Healey, New York.
Music by Bachs Solo Sextette.

WEDNESDAY AFTERNOON, DEC. 31ST, AT 2:30 O'CLOCK.

DAVIDSON THEATRE.

Joint Session of the National Commercial Teachers' Federation and the Wisconsin State Teachers' Association.

SYNOPSIS.

1. The Meaning and Utility of Higher Commercial Education, Prof. J. C. Monaghan, University of Wisconsin.
2. The High School as a Factor of Commercial Training, Chas. E. McLenagan, Prin. West Division High School, Milwaukee.
3. Private Business Schools as Factors in Commercial Training, Robert C. Spencer, Pres. Spencerian Business College, Milwaukee, Wis.

NOTE.—On Saturday morning, December 27, at 9 o'clock, Assembly Room, Spencerian Business College, the Private Commercial School Managers will meet. None of the other bodies meet until Monday, December 29.

Commercial and Shorthand Combine.

It has been virtually decided between the officers of the Commercial Teachers' Association and those of the Shorthand Teachers' Association to hold a joint session of those two bodies on Monday evening, December 29, leaving the other sections to make such arrangements as they see fit. The work of the joint session will relate to English and its importance in the different departments of commercial work. This should be one of the most profitable and interesting sessions of the entire meeting.

E. W. SPENCER.

Program

National Business Teachers' Association

Milwaukee, Wis., Dec. 29-31, 1902

MONDAY, DECEMBER 29

9:10. Registration of Members. General Meeting of Federation.

NOON

1:00-1:30. Report of Executive Committee.
1:30-2:00. President's Address. Discussion.

2:00-2:30. "The Future of the Business Schools," T. W. Bookmyer, Sandusky, Ohio. Discussion.

2:30-3:00. "Commercial Geography," D. W. Springer, Ann Arbor, Mich. Discussion, U. G. Moore, Springfield, Ill.

3:00-3:30. "Discipline a Problem that Confronts the Teacher," S. B. Fahnestock, McPherson, Kans. Discussion, W. T. Boone, So. Bend, Ind.

TUESDAY, DECEMBER 30

Symposium

9:00-10:00. "Ideal Course in Business Practice," J. H. Crafton, Quincy, Ill.; J. C. Walker, Danville, Ill.; (One to be selected.) Discussion, Round-Table.

10:00-10:30. "Advanced Accounting," Enos Spencer, Louisville, Ky. Discussion, A. W. Dudley, Marshalltown, Iowa.

10:30-11:00. "Parliamentary Law and how to Teach it Successfully," E. W. Spencer, Milwaukee, Wis. Discussion, W. H. H. Carver, Peoria, Ill.

11:00-11:30. "Training a Young Man for Office Work," R. L. Meredith, Zanesville Ohio. Discussion, Round-Table.

11:30-12:00. Election of Officers.

WEDNESDAY, DECEMBER 31

9:00-9:30. "What a Business Education Ought to Do for the Individual," J. A. Hiner, Louisville, Ky. Discussion, G. W. Brown, Jacksonville, Ill.

9:30-10:00. "The Use and the Abuse of the Tongue in the School Room," J. W. Warr, Moline, Ill. Discussion.

10:00-11:00. "The Value of Card Systems," N. B. Parsons, Library Bureau, Chicago, Ill.

11:00-12:00. "The Commercial Value of Advertising," W. K. Cochrane, Chicago College of Advertising, Chicago, Ill.

Program Shorthand Section.

National Commercial Teachers' Federation.

MILWAUKEE, WIS., DEC. 29-31, 1902.

MONDAY

The Importance of Writing Names in Shorthand, instead of Longhand. William Whitford, Medical Reporter.

How I Prepare Amanuenses. Led by J. Clifford Kennedy and Horace G. Healey, followed by volunteers up to time limit.

TUESDAY.

The Opportunities of the Amanuenses. Fred Ireland, Reporter of Debates, House of Representatives.

How I Prepare Amanuenses. Led by Selby A. Moran and J. G. Gill, followed by volunteers up to time limit.

WEDNESDAY

The Work of and Demand for, English-Speaking Stenographers. Frances E. Lester, of the College of Agriculture and Mechanic Arts, Mesilla Park, N. M.

How I Teach Typewriting. Rupert P. Solle, followed by volunteers up to time limit.

Messrs. Kennedy, Healey, Moran, etc., will lead the class work; but every member of the shorthand section should understand that he is on the program, and must come prepared to take an active part. In other words, the session will be a grand experience meeting.

As to exhibits, each school should send one. Take a page from a beginner's shorthand exercise book, showing how he is started and how his shorthand tests are corrected. Also add exhibit of dictation—pupil's work—including shorthand notes and typewritten transcript; the transcript showing all necessary corrections, made in the teachers' special style. Likewise, samples of manifolding and mimeographing may be sent.

Exhibits should be marked with name of school and teacher, and forwarded, if possible, a week or so in advance of meeting, in order to allow time for their classification and arrangement. Direct them care of E. W. Spencer, Spencerian Business College, Milwaukee, Wis., and mark on outside of wrapper, "Shorthand Exhibit." Some interesting exhibits will be made of the work of noted reporters of the United States.

CHAS. T. PLATT,
JEROME B. HOWARD, { Exc. Com.
JOHN K. GREGG,

Program of the National Penmanship Teacher's Association, Spencerian Business College.

MILWAUKEE, WIS., DEC. 29, 30, 31, 1902.

MONDAY, P. M.

1 o'clock. Registration, General Handshake, etc.
1:30 o'clock. President's Address, Horace G. Healey, Editor Penman's Art Journal, N. Y. City.

2 o'clock. Essentials of Practical Handwriting, D. S. Hill, Lockyear's Business College, Evansville, Ind.

2:30 o'clock. Who Can Learn to Write Well? Charles N. Crandle, The Athenaeum, Chicago, Ill.

3 o'clock. Speed Contest; Palmer, Healey, Zaner, Giesseman, Crandle, Madarasz, The Courtneys, Henning, Hill, Kelchner, etc., etc. A Free-For-All Contest to see who can write best and fastest. Specimens to be published.

4 o'clock. General Discussion Concerning Speed Writing—How Fast Classes Can Write—How Fast Individuals Can Write, etc.

MONDAY EVENING.

7:30 o'clock. Penmen I Have Known, Prof. H. W. Ellsworth, Veteran Penmanship Author and Publisher, N. Y. City.

8:30 o'clock. Five Minute Speeches From All Over Fifty Years of Age, Concerning Penman They Have Known.

TUESDAY, A. M.

9 o'clock. Roll Call, Registration, etc.
9:30 o'clock. The Worth of Good Writing, W. F. Giesseman, Capital City Commercial College, DeMolnes, Ia.

10 o'clock. Accurate Writing, T. Courtney, Iowa Business College, Des Moines, Iowa.

10:30 o'clock. Lesson in Business Writing, G. E. Spohn, Madison, Wis., Business College.

11 o'clock. Blackboard Beauty, A. H. Hinman, Hinman's Business College, Worcester, Mass.

WEDNESDAY, A. M.

8:30 o'clock. Final Roll Call and Reception of New Members.

9:30 o'clock. Reminiscences, Hon. Robt. C. Spencer, oldest son of Platt K. Spencer, Author of Spencerian Penmanship, Milwaukee, Wis.

10:00 o'clock. Extempore Remarks Concerning Spencerian Authors and Writing—Characteristics, Influence, Merits. Five minute speeches by H. A. Spencer, P. K. Spencer, Lyman P. Spencer, Cyrus W. Field, Giesseman, Crandle, Madarasz, Healey, T. Courtney, etc.

11:30 o'clock. The Future of Penmanship, E. K. Isaacs, Los Angeles, Cal., Business College. (Mr. Isaacs will send paper but is not certain that he will be there in person.) General Discussion to follow all papers when there is sufficient time.

C. P. ZANER.

Chairman Executive Committee.

CARDS! CARDS!! CARDS!!! CARDS!!!!

Card Writing—Fine, Artistic, Beautiful. Any name, any style, 15c per dozen. Colored Cards, White Ink, 20c per dozen. Lessons by correspondence in writing and cartooning, Sample 10c. Circular free. Investigate. Address,

E. J. Zaner

ARTIST,

Mr. Morris College, MT. MORRIS, ILL.

DO IT NOW

Send 25c and receive 3 Sets of capitals by A. D. Taylor, who was conceded to be the finest penman that ever lived. Zaner says: "The large set is the best I ever saw." Charlton V. Howe writes: "They are the finest capitals I have ever seen—in fact, they are ideal in their grace and beauty." A Pleasant Surprise.

C. S. JACKSON,

go West 2d Avenue,

Columbus, O.

DO YOU WANT

A teacher, or a position, or wish to buy, sell or exchange school property? Address,

AMERICAN COLLEGE EXCHANGE
CUMBERLAND, MD.

NO REGISTRATION FEE—CO-OPERATIVE.

DO YOU WANT A BETTER POSITION?

If so, REGISTER with us, FREE and we will see what we can do for you. We have vacancies in almost every state.

CONTINENTAL TEACHERS' AGENCY,
BOWLING GREEN, KY.



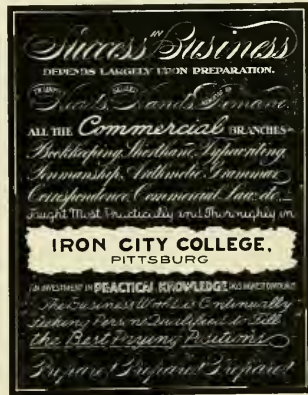
Obituary.

On Wednesday, November 5th, Mr. D. Darling, of Darling's Business College, Fergus Falls, Minn., passed to the great beyond. Heart failure was the immediate cause. Thus in the prime of life, and apparently in the prime of health, another business educator has gone.

Mr. Darling was a man of imposing appearance, and so far as we have learned, of splendid character and qualifications. We hope the good school that he founded may go on and prosper.

Through the press we learn of the death of Mrs. E. L. Wiley, on October 13th, 1902, wife of Prof. E. L. Wiley, of the Mountain City Business College, Chattanooga, Tenn.

Mr. Wiley has the sympathy of the profession in his bereavement.



Fine script, like that shown above in our new poster is attractive, admired, and appreciated. Good script is mighty scarce, but this came from the right source—a script specialist—C. P. ZANER.

First school in any city ordering a large number will be given the exclusive right to use this attractive and effective advertisement. Look out! Your competitor may nab a good thing and get ahead of you. Going to let him do you?

Size 22 x 28 inches. Sample for a nickel. Write for prices.

ZANER & BLOSER, Columbus, Ohio.

HOME OF THE
HORTON NUMEROSCOPE,
WINSTED, CONN.

To School Principals,
To Students,
To Learners at Home,
Anywhere, U. S. A.—

We want the Horton Numeroscope to reach every student, whether large or small, in America; every student and every home learner. We send it postpaid for fifty cents in coin or money order. (No stamps taken.)

THE HORTON NUMEROSCOPE CO.

If you want to learn to add here is your chance. The Numeroscope produces over 35,000 propositions for Rapid Addition.

Send for our new magazine, the Numerogram, free.

Mention the Business Educator.

"Uncle Robert's" Greetings to the Business Educators of America.

The flourishing city of Milwaukee, with its three hundred thousand inhabitants, charmingly situated on the western shore of Lake Michigan, eighty-five miles north of Chicago, opens wide her hospitable gates to the noble profession of Business Educators for their annual meeting December 29, 30, and 31, 1902, at the Spencerian Business College, where the glad hand will be given by their "Uncle Robert," who anticipates their coming with fatherly pride and affection. The gathering will be historic, marking an epoch in the business and educational progress of our common country as affected and influenced by the earnest and devoted men and women, whose labors are doing much to develop the social economic interests and life of America as a leading factor in human advancement throughout the world.

Viewed in this light I esteem it a high honor to be privileged to extend cordial greetings to each and all who are in any manner identified with or interested in Business Education and Commercial Training.

The rich programs and the grand inspirations of the meeting in its several departments and general sessions cannot be overestimated or too fully utilized and enjoyed.

The responsibilities assumed by and resting upon business educators and commercial schools are vital to the communities which they represent to the nation and to the civilization and progress of the age. Impressed as we should be with these facts, we cannot be indifferent to, or neglectful of, our personal and professional obligations and interests represented by the Milwaukee meeting of the National Federation of Commercial Teachers and similar gatherings.

As one of the pioneers and founders of American Business Colleges and Commercial Education, with my mind and heart full of the memories and associations of more than half a century of growth, progress and change, and looking confidently with the eye of faith to more splendid achievements, I extend my fatherly and fraternal greetings and cordial invitation to all concerned to pull my latch string in Milwaukee, December 29, 30, and 31, 1902, and share my hospitalities at the approaching meeting of American Business Educators. Hoping that each and all will kindly consider, and if possible accept, my personal and pro-

fessional invitation, from the heart of a veteran in the cause, who wishes to welcome you, grasp your hands and look into your faces, I shall await your coming with anticipation of pleasure and profit in the approaching meeting.

TO THE OLD GUARD.

To the surviving pioneers, founders and veteran business educators with whom I have stood shoulder to shoulder and heart to heart in the long years of toil, struggle, discouragements and triumphs, I send the greetings of Auld Lang Syne with the ardent desire and hope that they may favor me and honor the occasion by their presence, giving to the younger generation merited recognition and encouragement in the great work of business education and commercial training.

I have pride in announcing that we shall have the pleasure of entertaining the meeting in new and modern quarters. A large part of the college building has been entirely rebuilt since the fire of May 31, and the rest of the building has been remodeled and modernized, resulting in a plant for a commercial school, which probably has no equal in the Northwest, at least outside of Chicago.

Faithfully and fraternally,

ROBERT C. SPENCER.

Milwaukee, Wis., Nov. 12, 1902.

WANTED

A first class solicitor, 500,000 people within a radius of 20 miles. Territory little worked. Represent a high grade school. Only a live, energetic man wanted, one who can get business honestly. Address,

SOLICITOR, Care BUSINESS EDUCATOR.



10 CENTS PER DOZEN

Plain or Artistically Executed

Address S. H. PENMAN,
529 Chestnut Street, MILWAUKEE, WIS.

WANTED

Solicitors for Home Study Course in Book-keeping. Rapid Seller. Write for particulars and give present occupation. Big money.

FIRESIDE ACCOUNTING INSTITUTE,
BATTLE CREEK, MICH.

HAVE YOU READ

*"What Official Reporters Say About the Bann
Pitman System of Phonography?"*

IF NOT

We will send it to you gratis. It is an array of solid endorsements by the bone and sinew of the Reporting Profession of the United States.

THEN READ

"What Leading Schools and Colleges Say."

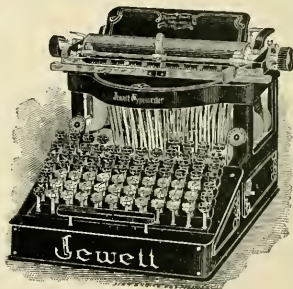
And you will realize that the
Benn Pitman System of Phonography
Is the Best for the Reporter and the Best for the Amanuensis.

PUBLISHED BY

The Phonographic Institute Company
CINCINNATI

BENN PITMAN, President. JEROME B. HOWARD, Manager.

—THE— JEWETT TYPE- WRITER

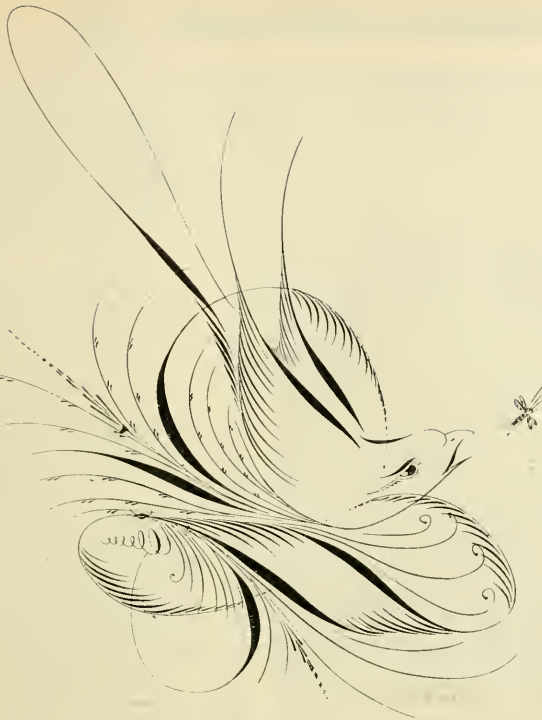


Best machine made for general all-round work,
and combines in its advanced ideas, DURABILITY,
SPEED, BEAUTIFUL WORK.

E. H. SELL & CO., General Agents,

115 S. High St., COLUMBUS, O.

OFFICE OUTFITTERS, BLANK BOOKS, ETC.



BY MR. C. E. BALL, MANKATO, MINN., COMMERCIAL COLLEGE.

CARDS! CARDS! CARDS!

Your name written on 1 doz. cards, can't be beat, only 15c. Colored Blank Cards, 10 colors, 100 by mail, 30c, 500 by express, \$1.66, 1000 by express, \$1.75. Pen holder for business writing, 10c; oblique pen holder, 10c. White ink per bottle, 25c; glossy black ink per bottle, 15c. Resolutions engrossed, diplomas filled. Lessons by mail, etc.

W. A. BODE,

Nos. 46-48 27th St. S. S., PITTSBURG, PA.

GREAT REDUCTION.

1 Set of Artistic Caps	\$3.29
1 " Business "	.10
1 doz. Colored Cards, White Ink [any name]	.25
1 Copy Baker's P. T. in Penmanship [former price .75] now	.50
1 Lesson in Artistic Writing	.30
1 Small Flourish	.25
Your name written 1 doz ways	.25
Total	\$4.85
All for \$1.00 bill if ordered at once	
J. S. LILLY, Penman.	Lille, W. Va.

CARDS written in dashy flourishes, any color, while they last 25 cents per dozen. Will take a few students in penmanship by mail.

Address,

P. E. MATZEN,
Battle Creek, Ia.

ROUND'S SPACING T SQUARE

A Great Aid to the Pen-Artist and Draftsman.

This cut shows the head section of 24-inch blade and a few specimens of shading, photo-engraved from work done by aid of this square with a common ruling pen, the lines being separated at perfect intervals and made as rapidly as by free hand. Space between lines may be varied, by turning thumb screw from zero to one inch; lines are made horizontally or upon any desired angle.

Used and recommended by Draftsmen and Pen-Artists everywhere.

CHICAGO, Nov 1, 1902.

The T Square I recently bought of you works "like a charm." I am fully satisfied with it and believe it would sell for a larger amount of money if you would ask it. It is certainly worth more than \$4.00.

R. E. HUMMEL.

Price \$4.00, shipped securely packed, by express, on receipt of money order.

H. A. ROUNDS,
513 Carroll Ave., Chicago.

B. Hartman
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BY MR. A. H. BURKE, WESTERN IOWA COLLEGE, COUNCIL BLUFFS, IOWA.

WE OFFER THE MOST ATTRACTIVE PROGRESSIVE TEXT BOOKS

On the market for Commercial Departments of Private and High Schools and Commercial Schools.

Modern Illustrative Bookkeeping,
Office Routine and Bookkeeping,
New Introductory Bookkeeping,
New Complete Bookkeeping,
Commercial Arithmetic,
New Commercial Law,
New Practical Grammar and Correspondence,
Seventy Lessons in Spelling,
Platt's Pitmanic Shorthand Instructor (New),
Mental Commercial Arithmetic,
Civil Government of United States,
Penwritten Copies Reproduced.

Special Descriptive Circulars Sent on Request.

AMERICAN BOOK CO.

NEW YORK. CINCINNATI. CHICAGO.



Lessons in Engrossing Script "E. W. Kim"

Number Ten

The first half of *H* and *K* is nearly alike. The initial stroke of these letters is like the one of *I*, only smaller. The tops of the three parts of these letters should make an ascending series, the first one being the lowest.

The last half of *H* should make a good *C*. Make the loop downward and lift the pen across the shades to prevent dragging the ink.

Start the second half of *K* well to the right, and make a graceful, compound curve. Do not make a loop in the middle of this part. Finish with another compound curve and an oval like the *H*.

S and *L* are very much alike, only the endings. *S* ends with a dot and *L* with a loop. Make the heavy down strokes first with plenty of twist. Make the loop and initial stroke downward, shade the first stroke slightly and the loop at the turn the same as *L*.

Care must be taken that the heavy down strokes are regularly spaced, that they may contain the element of repetition and beauty which characterizes all fine arts.

Study the qualities expressed in the sentence more and you will need to practice less.



Tom H. Pond

A HEAD THE BUSINESS EDUCATOR

This is Mr. Tom H. Pond's (Congress Park, Ill.) way of expressing his sentiment concerning THE BUSINESS EDUCATOR.

BEST QUALITY COLORED CARDS

1000 by express, - - - -	\$1.20
3000 " " " " " " " "	3.30
5000 " " " " " " " "	5.00
500 " " " " " " " "	1.00
100 " " " " " " " "	.25
White Ink, per bottle, - - -	.25

Give me your orders; filled the same day they are received, and satisfaction guaranteed. L. E. STACY, KINGSTON, N. Y.

H H H H Harrisburg
K K K K Keenecoe
S S S S S Spencerian
L L L L L Louisiana
Study form, grace and beauty.

Laird's Syllabic Shorthand.

A modernized Pitmanic system, so adapted to syllabic structure, that words are chiefly analyzed, written and read swiftly by syllables as pronounced—stroke for syllable—rather than slowly by single letters. A high-grade system in one brief style, on time-tried principles; combining extreme brevity, legibility, curvateness and adequacy. Complete Manual \$2.00 postpaid; sent to schools for examination. Mail instruction. Booklet free.

Laird's Shorthand Institute,

Cor. 63rd and Green Sts.,

CHICAGO, ILL.

Short Cuts. A little book, pocket size, showing how to do with half the figures and in half the time all of those little calculations which we must figure out every day. Everything from Addition to Interest and Discount. Its worth is attested by the fact that its author is now and has been for years the specialist in this branch at the Eastman Business College, Price, cloth, 50c. Address,

GEO. A. DEEL, Poughkeepsie, N. Y.



SELECT A PEN

Suitable for your handwriting from a sample card of 12 leading numbers for correspondence, sent postpaid on receipt of 6 cents in stamps.

SPENCERIAN PEN CO.

349 Broadway, New York.



An Immediate Success.

WHEN we predicted that RATIONAL TYPEWRITING would revolutionize the methods of teaching typewriting, we were acting on the wise maxim of Hosea Bigelow—"Never prophesy unless you know."

Although issued so recently—just one week before the opening day—RATIONAL TYPEWRITING has been adopted in many of the best known schools, and orders for it continue to pour in upon us. * * *

WHAT THEY SAY:

"I wired you to send by express sixty copies of Rational Typewriting. It is the most complete publication of the kind I have seen. The arrangement is certainly a great improvement over the old style manuals."—C. O. BENTLEY, Rock Island, Ill.

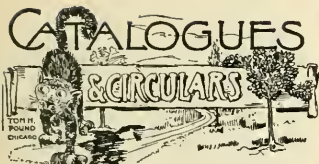
"A great improvement over anything of the kind I have seen. I have always felt that it would be better to begin the fingers already trained than to start with those that are little used."—C. E. HOWARD, San Francisco Business College.

"Contains a mine of valuable information and is probably the most complete work on typewriting which has yet come to my attention."—D. D. MUELLER, Harriett Commercial College, Cincinnati.

PRICE ONE DOLLAR. A SAMPLE COPY SENT TO ANY TEACHER OR SCHOOL ON RECEIPT OF FIFTY CENTS.

THE GREGG PUBLISHING COMPANY,

57 Washington Street, Chicago.



The Greer Business College, Braddock, Pa., is issuing a neat little catalogue of 20 pages bound in gray blue and printed in brown.

Certainly one of the best written and most effective school advertising sheets received comes from Lincoln, Neb., entitled The Business Messenger, published by the Lincoln Business College.

"The Remington Typewriter" by Wyckoff, Seamans & Benedict, is a very artistic catalogue of 34 pages, with a gray covered embossed cover. The illustrations are by the half-tone method, and are printed in tint blocks, giving it a very artistic and handsome appearance.

The Michigan Business and Normal College of Battle Creek, Mich., C. J. Argubright, Prin., sent us "A yard of evidence" and other leaflets containing some up-to-date points in school advertising.

The Central Commercial College, Cumberland, Md., C. Edw. Prescho, Prin., and J. E. Plummer, penman, and commercial teacher, issues a creditable catalogue indicating a progressive practical institution.

"The Commercialist" is the title of a very well gotten up journal, published in the interests of the International Correspondence Schools, Scranton, Pa.

Hill's Business College of Sedalia, Mo., John M. Hill, president, and C. W. Kansom, penman, greets its prospective patrons with a well illustrated, splendidly printed, green covered catalogue with embossed title, giving one the impression of a wide-awake practical school. Miss Pearson, one of their students, captured the \$50 gold prize at the National Gregg Shorthand Convention at Peoria, Ill., for being one of the fastest shorthand writers who had entered school since September, 1901.

Bartlett Commercial College, Hamilton, O., C. A. LeMaster, Prin., received some very flattering advertising notices in the Daily Press of that city relative to an exhibition given Wednesday, October 1st, by one of the pupils, Miss Elizabeth Ayce, who wrote shorthand successfully blindfolded. These public exhibitions were given at the State Fair, and aroused no little interest and comment.

Greenville, Ill., College Registrar is a 70 page catalogue, in which we find the name of Walter Armstrong, Orr, A. M. L. B., as principal of the commercial department. These schools of business in connection with literary institutions are getting to be the rule rather than the exception, and this is as it should be.

The San Francisco, Cal., Business College, issues a very neat, well printed catalogue covered in dark green with embossed gold title. Within we learn the following: "A typewriter furnished at home to every shorthand student free." This is a step in advance of any eastern school of which we have knowledge.

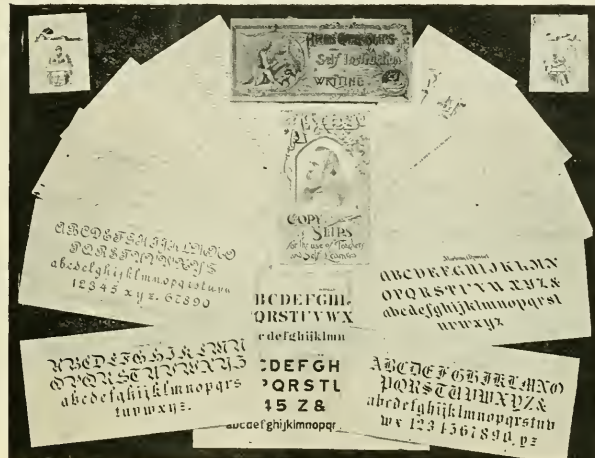
The Reno Shorthand and Penmanship School, Pittsburg, Pa., greets us with the prettiest title-page covered catalogue received this year for many a day. Mr. H. G. Burtner, an old Zanerian student, has charge of the penmanship. The catalogue is gotten up in such shape as to impress us favorably concerning the institution.

The Bartlett Commercial College, Cincinnati, O., issues a very telling circular of 16 pages and covers, expecting that well known institution. Upon the cover we find the following: "Organized 1834; Chartered, 1847, and Incorporated 1899." In the center of the circular is presented a two-page diagram of the new rooms of this institution. Those interested in schoolroom construction, etc., will do well to get a copy of the catalogue.

Four Magnificent Offers.

This advertisement should interest every journal reader. The offers are genuine bargains. The price asked is but the cost of mailing. When the limited supply we have on hand is exhausted none of these books can be had at any price. If you are interested send your order to-day.

PARTLY ILLUSTRATING THE AMES' COPY SLIPS.



MINIATURE REPRODUCTION OF A FEW OF THE COPIES IN "AMES' COPY SLIPS"

AMES' COPY-SLIPS.—Portfolio of 36 movable copy-slips (4½ x 8 inches) devoted to Writing, Business forms, Shaded, Professional and Engraving Hands, Alphabets of Old English, German and Engraving Texts and various useful Lettering Alphabets—Roman, Italic, Gothic, Brush-marking, etc. Tens of thousands of copies of this work have been sold.
Regular Price, per set \$0 50
Our Sacrifice Price 15

AMES' GUIDE TO PRACTICAL AND ARTISTIC PENMANSHIP.—64 pages (5½ x 9) and cover. Devoted to the entire range of the penman's art—Writing, Flourishing, Lettering, etc. Many standard and fancy lettering alphabets.
Regular Price \$0 75
Our Sacrifice Price 20

AMES' MASTERPIECE—CENTENAL PICTURE OF PROGRESS.

Former Price \$5 00
Our Sacrifice Price 1 00

GRANT AND LINCOLN EULOGY AND MAINE MEMORIAL.—Two large, beautiful designs on Bristol board (22 x 28).

Regular Price \$1 00
Our Sacrifice Price (for the two) 20

Above prices include postage. Cash must accompany order. Stamps taken.

C. E. DONER, 203 Broadway, New York.

The Martin Shorthand and Commercial School, Pittsburg, Pa., dropped into our hands one of the best catalogues received during the past month. It is printed on the finest kind of coated paper, and bound in cream linen flexible cover. This catalogue, like the proverbial Lincoln rat hole, is worth looking into.

The Owosso, Mich., Business College, is issuing a catalogue of considerable worth. To one familiar with the technique of photo-engraving, much of the script in this publication has been poorly done.

The Beloit, Wis., Business College greets us with a profusely illustrated catalogue paper, which is more effectively gotten up than the average of such journals.

We know nothing of the Lowell Commercial College, other than the information gleaned from the catalogue recently received. We presume it is a good school, but its catalogue is too poorly printed to do it justice. So far as the printing is concerned, it is about the poorest one received at this office for many a day.

The Buckeye Business College, Sidney, O., is putting out a profusely and attractively illustrated catalogue, indicating that prosperity is with them.

Fitzgerald's Shorthand and Business School, Schenectady, N. Y., issued a 26 page brown covered catalogue of good quality.

Mr. J. C. Fowley, who is advertising in our journal, captured the first prize for his penmanship exhibit at the Portland, Oregon, Fair.

A well gotten up, effective four page college circular entitled "The Elliott Bulletin" reaches us from the Elliott Commercial Schools of W. Va.

College advertising literature has been received from the following: Mansfield Business College, Mansfield, O.; Peirce School, Philadelphia, Pa.; Danville Business College, Danville, Ill.; Sacred Heart College, Watertown, Wis.; Heald's Business College, San Francisco, Cal.; Jackson Business University, Jackson, Miss.; Darling's Business College, Fergus Falls, Minn.; Wolf's Business College, Hagerstown, Md.; Northwestern Business College, Madison, Wis.; Commercial and Shorthand Departments, Marysville Seminary, Marysville, N. H.; McLendon Business College, Nellyville, Miss.; New Britain Commercial College, New Britain, Conn.; Mt. Union College, Alliance, O.; York Business College, York, Pa.; Hamamel Business College, Akron, O.; Williamam Business College, Williamam, Conn.; Marion Business College, Marion, Ind.



CERAMIC ART

As Applied to

Colored Models for Drawing and Art in Schools.

Ceramic Art, older than history, is ever finding new avenues of expression and new services to perform. One of the latest of these is the manufacture of vases, bowls, teapots, mugs, and other forms as models to be used for the double service of teaching drawing and color, and decorating the school room.

The white, geometric, monotonous, uninteresting, drawing models have seen their day; the high bright, cheery, artistic, modern, scientific art pottery, has taken their place. This new application of fine art to the teaching of art in schools is in the hands of Mr. C. E. Towne, supervisor of penmanship in the Zanesville, Ohio, public schools, who some years ago attended the Zanerian, and through drawing became interested in art and things beautiful.

Having located in the city famed for its clay art industries, he became interested therein, and gradually grasped the idea of utilizing this product of nature and skill in the service of education. The result is a series of "Modern Fine Art Colored Ceramic Model Forms for Schools."

A few schools, realizing the need of color as well as form in models for drawing, introduced Japanese vases, etc., chiefly because there was no home product. The chief objections to such wares were the high prices and the inability to duplicate forms and colors. These have now been overcome by the School Model and Supply Company of Zanesville, who are manufacturing a set of forty model forms, comprising twelve standard colors, from red to green, and yellow to blue, at a price within reach of the average individual and school

board. These forms are duplicated in shape, size and color, making them something other than "a pig in a poke," as similar products have too frequently been.

The accompanying illustration gives but a faint idea of the beauty, variety, and charm of the real ceramic products, because the most attractive part, color, has been omitted in photographing.

Those desirous of further information concerning this new art, will do well to correspond with Mr. Towne. Should there be sufficient interest manifested among our readers, we shall be pleased to give a description of the process or art of manufacturing these art products, as ye editor recently visited the factory and had his "eyes opened" to many of the difficulties, beauties and principles involved in this branch of ceramic art.

BOOKKEEPING Shorthand, Penmanship,

etc., successfully taught

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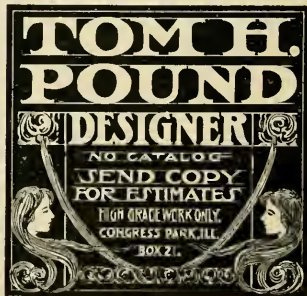
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"Part One, of Isaac Pitman's Shorthand Dictionary," published by Isaac Pitman & Sons, 33 Union Square, N. Y. City, is at hand, and is a very concise and important work. This dictionary is to be issued in twenty weekly parts of sixteen pages each, the price for the twelve parts being \$1.50. Students, teachers, and writers of Isaac Pitman Shorthand, will doubtless hail with delight the advent of this valuable addition to their shorthand library.

"William's New English Grammar," "A New English Grammar for use in all schools in which the grammar of the English language is taught," by B. F. Williams, published by the Commercial Text Book Co., New Haven, Ia., is the title of a well bound, well printed book of 228 pages. From the preface we take pleasure in quoting the following: "This book is designed to present the essentials of English grammar in a manner consistent with pedagogical principles."

"It has not been the purpose to offer anything novel in grammatical knowledge, but rather so to arrange, classify, and illustrate the subject-matter as to produce a teachable treatise."

"The student that dislikes the formal grammar should find in this book a happy union of the theoretical and the practical. We take pleasure in endorsing this publication, and believe all interested in the subject—and who should not be interested?—would do well to secure further information or to send for a copy. Price—?

"Isaac Pitman's Shorthand Manual," (being Part of Pitman's combined Instructor) published by Isaac Pitman & Sons, 33 Union Square, N. Y. City, price—, is the title of a 128 page, flexible-back, compact book, having been published in a widely used system. Typographically and otherwise the book is first-class. The compactness of the manual makes it a very convenient one for one to handle, being but four inches wide and six and one-half inches long. This of course, is the 20th century edition, after a revised and perfected production after over sixty years of use.

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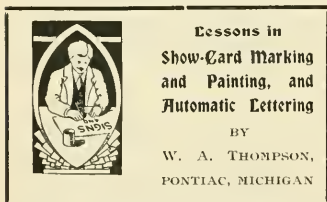
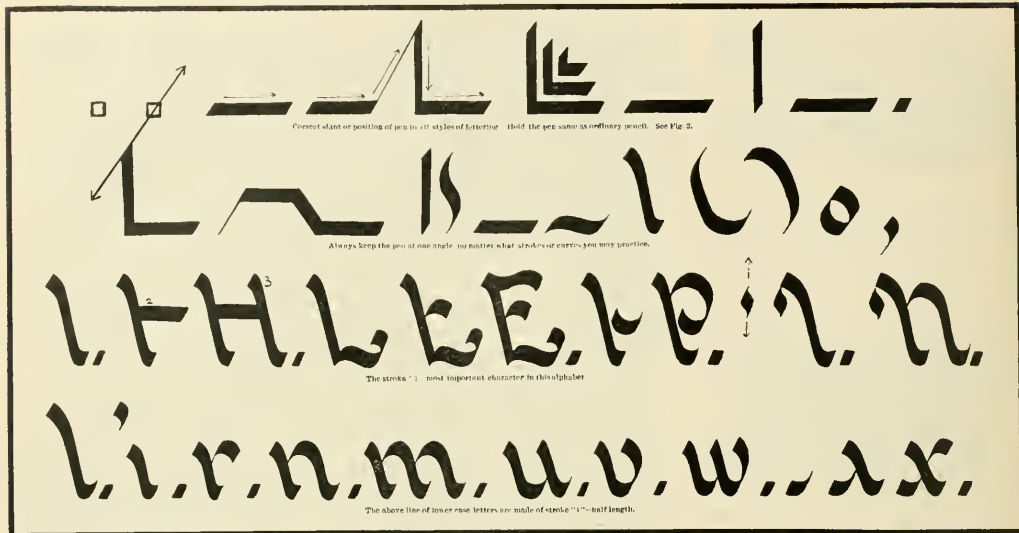
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Inks. A good ink is very important for neat work, common writing fluid is too thin to produce a deep color or brilliant letter. You need ink strong in color, with enough Gum Arabic in it to be about the thickness of common syrup or varnish. This will keep it from flowing too freely. Should the ink become too thick and make broken work in your lettering, add a few drops of water and mix. Marking and Shading Inks on the market, made of good material and of the proper consistency will flow free, cut clean in lettering and dry hard with gloss.

Practice Paper. Any paper of a smooth and firm surface will answer; wrapping paper of this quality will give good results. Don't use paper of a glazed surface. "Butcher's Manilla" generally used in retail stores for wrapping paper is good for either pen or brush practice. Marking ink or water color paints set up nicely on this paper and will give justice to every stroke you make.



FIG. 1.

Care of Pens. Before you commence place a glass upon your table containing about a half inch of water, then place pens in this as in glass on table in Figure 1. This will keep them in good order for doing nice work. When a method of this kind is not used the pens are liable to get clogged, which is very vexing, as rough and broken lettering is the result.

Using Ink. Never dip marking pen in ink. Figure 2 shows a neat and quick method of inserting the ink in pen. Take a tooth pick, lead pencil or small splinter of wood, dip same in bottle, then drop ink by this means between blades of pen, one or two drops at a time. Don't overload your pen.

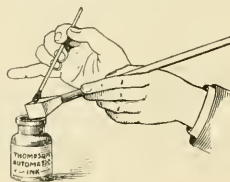


FIG. 2.

How to Hold the Pen. Observe Figure 3 closely, take the pen in your hand and hold it in an easy and natural way as suggested in this illustration. See that the nib of the pen is at an angle of about 45 degrees from the base line, and preserve this position in all marking and shading pen lettering. When you have caught the idea you have already learned one of the first essentials for rapid and ornamental lettering with an easy movement.

How to Letter. Practice a few minutes with a dry pen, following the strokes or principles given in this lesson, then write copies of same on your practice paper. Before commencing to letter see that your pen throws a full and clear stroke. Have a small slip of paper on hand to make test strokes before beginning on any particular work. If you use manilla or plain white paper rule it with a lead pencil, so that you may have your work neat and even. If you are careful a base line will be all that is necessary to preserve the proper position. Go slow,

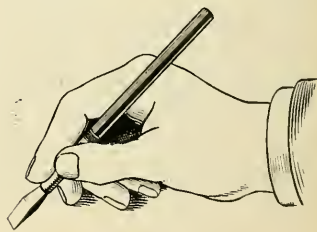


FIG. 3.

study the position and movement of the different characters. In lettering always use downward pressure and only sufficient to make the ink flow. The pen should never be moved upward unless running edge-ways. Fine lines are made by sliding the pen in this way, either up or down.

To those who wish to begin practice in this line of work, I will send Outfit of Marking Pens, etc., postpaid for \$4.00.

Our next will contain a full alphabet and figures.

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Something new and they catch the eye, tickle the fancy and loosen the purse strings of your customers. Come in six colors. Great for advertising purposes. Schools use them. Penmen use them. Everybody wants them. You write a dozen and each person who gets one out of the dozen will want a dozen. They are just the thing you have been looking for.

Doubt it? Write for free samples and price list.

H. O. KEESLING,

Care Cannon Business College,

LAWRENCE, MASS.

Lettering and Designing

Number Seventeen

BY E. L. BROWN, ROCKLAND, MAINE

The first object sought in the preparation of this cover design was to make it suggestive of winter and the holiday season, and with that end in view we have adapted a decorative head of Santa Claus, the center, a symbol of prayer, the holly, mistletoe, lighted tapers, etc., emblems of festivity, and the old pine with its snow covered branches, a reminder of winter weather.

A rough sketch was first made the exact size of the desired cut, and special attention was given to the several values, style of the letters and the general arrangement of the design. This done, the sketch was enlarged about one-third, on a sheet of card board. The size of original drawing measured 17 x 12½ inches outside, border one-half inch deep. The oval must be in the center of the design, and about 9 inches in diameter. The drawing of the various objects should receive careful attention, and all parts of the design must be in perfect harmony with each other, and the light and shade should be studied with critical care. The light is supposed to come from the upper left hand corner, and of course all shadows must appear opposite to this point. Make the sky darker around the word Educator, and the snow covered limbs, and use spots of solid black and coarse lines to represent the darkest shadows on the trunk of the tree and its branches. The script in the oval was first carefully drawn, and then outlined. Care should be exercised not to lose the written, dashy appearance in inking around the script. The letters in the words "The Business Educator" were outlined with a No. 3 Soemnecken pen, after being drawn in pencil. Lastly we will say: strive to obtain desired effects with few lines as possible, and cross-hatch all of your lines as near right angles as convenient.

A Boon to Penmen.

For a number of years there has been a demand on the part of penmen, engrossers, and artists, for an instrument that would enable them to do accurate ruling and spacing rapidly. Years ago there was such an instrument on the market, but the price was too high for extensive use and sale. There is now, however, an instrument of similar character at a moderate price. This instrument is Kouns' T Square, an advertisement of which appears elsewhere in this number. We have tested the instrument and desire to say that it is all that is claimed for it, and even more. We have used an instrument of this character for many years and have seen the time when we would not have taken \$100 for it. But now you can get one for but \$4. If you know a good thing when you see it or hear of it, you will not be long in ordering one of these instruments.

The Stenographer's Story.

"My boss," said the stenographer, "thinks that I typewrite word for word from my shorthand notes the letters he dictates to me, but as a matter of fact, I edit all his dictation. Here, for instance," and she opened her notebook, "is a word-for-word transcript of the last letter I took down from his lips. See if you won't think it needs editing with a vengeance." Then she read: "J., or no—John—John Smith—John Smith, Esq. Dear Sir—Dear Sir—yours—yours of the—of the—wait a minute—yours of the 19th instant is at hand. I—ah—I regret—I very much regret to say that I have not, owing to the failure on the part of two firms to pay me when it was due, their—their March bills—I will—no—not I will—oh, the deuce! That sentence is too long. Cross it out, and we'll begin over again. To my great regret I find—I find that I will be unable to settle your—your—wait now—your May 15th account until July 2. Yours truly, and so forth." The stenographer shut up her book. "You know," she said, "we take down dictation mechanically. Every spoken word, whether it be relevant or not, we put in. And that is the way the average man dictates to us."—New York Times.

Milwaukee Convention.

Messrs. Isaac Pitman & Sons, 33 Union Square, New York, announce that their exhibit of shorthand work at the Milwaukee Commercial Teachers' Federation, will be in charge of Mr. P. B. S. Peters, President of the Association for the State of Missouri and Principal of the Commercial Branches in the Kansas City (Mo.) Manual Training High School. The fact of the Isaac Pitman shorthand having been exclusively adopted by the New York High School of Commerce and the Girls' Technical High School has aroused considerable interest in this system.

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The Berkshire Card Co., of North Adams, Mass., who have been running an advertisement in our journal writes: "The results from our advertisement so far have been very satisfactory and prove to us the value of the BUSINESS EDUCATOR as an advertising medium, we having received inquiries from about every state in the union."

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our books are popular everywhere among commercial teachers. There is a reason for it. These books live up to their name: they are PRACTICAL.

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Mr. Pound is free to state that he knows of no other place where he could have received so good a start in the work in so short a time as he got at the Zanerian. What he has done you can do if you will. Will you?

Our instruction is based on modern requirements—that is to say, is practical—and we delight in preparing ambitious young persons for good positions and a successful future.

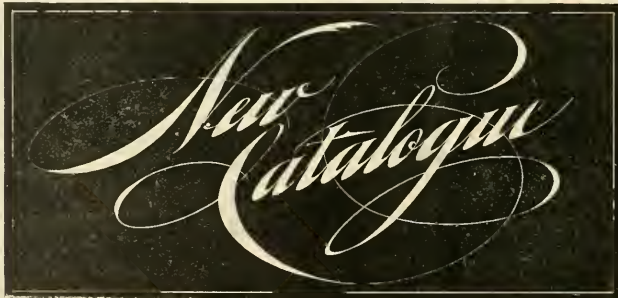
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THE SADLER-ROWE COMPANY has never issued a book that was not in many respects an innovation. Many good teachers thought the Budget System for instance, while all right in theory, would not work out in the school room. It was hard to break away from the old idea. Teachers could not conceive that pupils could take up business practice work from the very start, using all the business papers, and still do their work accurately and without increasing teachers' work, and yet these teachers now wonder why the illustrated method of teaching was not adopted long before.

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BALTIMORE, MARYLAND.

New Year's Number

Vol. viii

No. v.

The Business Educator

100 Year January, '03. 10¢ Copy

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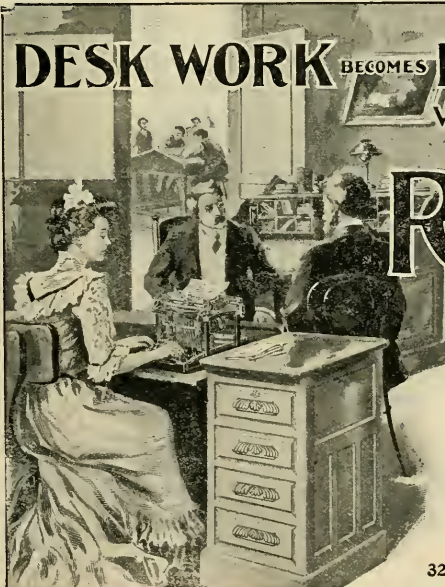
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INDIANAPOLIS, U.S.A.

The Business Educator

BY LE ROY BROWN

VOL. VIII. No. V.

COLUMBUS, O., JANUARY, 1903.

WHOLE No. 50.

Concerning the Hinman History of Early Business Educators, Business Education, and Penmen.

As a rule we do not care to say much concerning the contributions appearing in *THE BUSINESS EDUCATOR*, but we have been so highly pleased and sincerely impressed with the nature of the History of Early Business Educators and Penmen by Mr. Hinman that we must congratulate ourselves and the profession upon the character of the same. It is intensely interesting, and what is still better, it is highly instructive, and of great value to business educators and penmen generally.

Interesting as the Historical is to the older members, it is none the less interesting, and doubly valuable to the younger ones, as it gives them the first authentic and comprehensive glimpse of the profession of fifty years ago, and before. We know of nothing that has ever been presented in our professional journals so opportune as the contributions under consideration. Now that the leaders of the past generation are stepping one by one into eternity, is the time to place upon record the deeds of the pioneers of the new, but now popular, practical education. And Mr. Hinman is allowing no stone to go unturned in his search for facts and items of interest and value.

The new generation of commercial educators and penmen can now see how great has been the progress of business education, and how it has been the butt of ridicule and attack on the part of our "classical" brethren all along the line these many years. The wars that these early business educators won have not been without price, even though they have been bloodless. They have been won on the battlefields of skill and common sense as applied to education. These pioneers of practical education blazed the way from mere *knowing* to *doing*.

Mr. Hinman, here's to your unselfish, timely, thorough, valuable endeavors. And here's to the profession for the many, many good things in store for it, the goodness of which has but barely begun.

Regarding Postal Rates

When postal rates and methods were first established the present magnitude of the business of news carrying was undreamed of. Therefore the past could not justly provide for the present. Reform has been necessary from time to time as evils and abuses became manifest.

At the present time the rates are as follows: First-class (letters and sealed matter), two cents for each ounce or fraction, or at the rate of thirty-two cents a pound; second-class (newspapers, journals, magazines, etc.), one cent a pound; third class (printed matter, such as circulars, catalogs, books, etc.), one cent for each two ounces, or at the rate of eight cents a pound; fourth class (manufactured articles, blank paper, seeds, and all merchandise), one cent for each ounce or at the rate of sixteen cents a pound.

Upon first-class matter the government makes a handsome profit—possibly two or three hundred per cent. Upon second-class matter the government loses not a little. Between the two there is too great a difference—thirty-two to one is too much of a good thing in favor of publishers. Letters should go for one cent each. No one should be allowed to use the mails for less than cost except our Uncle Sam.

In order to overcome the deficit which annually confronts the department, Third Assistant Postmaster-General Madden, in his annual report recently submitted, recommends a new rate for monthly, bi-monthly, and quarterly publications. Should his recommendation become a law, such publications would have to pay four cents a pound instead of one cent a pound as at present. This rate of four cents a pound he would also extend to books and merchandise.

Why newspapers and weeklies should go for one-fourth the amount that monthly journals pay, we cannot imagine. The former as a rule are political, while the latter as a rule are educational. Of the two,

the magazine or journal should be favored if favoritism is necessary, which we know is not. It looks as though politics have crept into the recommendations for a purpose.

The proposed reduction of the rate on printed matter, books, and merchandise is, we believe, in accord with present progress and needs.

As many of our readers are aware, the department a couple of years ago excluded from the mails as second-class matter, business college journals, etc., because "They were not regularly incorporated institutions of learning," admitting, however, such publications from old, established, and in many respects, antiquated institutions of learning. Learning is learning, and if any kind is to be favored, let it be the new and needful, the kind that business colleges teach. But favoritism is not necessary. It is not so much the province of the department to determine the relative merits of business and literary education, as it is to determine what are and what are not educational institutions. And if Business Colleges are not "educational institutions" in the full and true meaning of the term, we certainly should like to know it.

All we want is justice. Business schools are being unjustly discriminated against. Should the proposed recommendations become a law (which we do not believe they will) further injustice would be the result, and greater discrimination, without assurance that the deficit would be lessened.

The way to reduce the deficit is to reduce the exorbitant rate paid the railroads by the government for carrying the mails. The express companies get a much lower rate than the government—a most ridiculous condition indeed.

We hope school managers, commercial school teachers, and all interested in fair play and practical education, will do what they can to correct the rulings made by the department through Congressional influence, affiliating with the School Manager's Association, etc.

Scarcity of Penmen, Commercial Teachers and Artists.

For some years there has been an increasing demand for teachers of penmanship and commercial teachers until at the present time persons qualified in penmanship, bookkeeping, and shorthand have no trouble whatever in finding employment. This, of course, is especially gratifying to schools preparing this class of persons, and to those thus prepared and preparing. And what is still more hopeful for the cause of commercial education, is the fact that there is an increasing demand for high grade ability. And it is due to a scarcity of well trained ability that there continues such a demand for medium ability, and for the inexperienced. All this but emphasizes the substantial growth of practical education and the advisability of young men and women of ambition and ability to prepare in and for business education.

Incidentally we might also remark that there is a like demand for artists as engrossers, designers, illustrators, etc. Practical education and art education are each drawing talent that formerly drifted into general teaching, and the professions. Many persons with inclinations toward law now find an outlet for such talent in the teaching of it in our commercial schools. Persons with art and ministerial aspirations are reaching the people by pictures through the press instead of by the pulpit and pew. Persons with art and political inclinations find the cartoon the most effective mode of winning votes and issues. All of which but emphasizes the demand for and persons qualified in, penmanship, commercial subjects, and pictorial art.

What They all Say

I enclose \$1.00 to renew my subscription to *THE BUSINESS EDUCATOR*. I am very much pleased with your journal, and believe it is far in the lead of any other journal of the kind published.

E. S. GAUSE, Penman,
State Normal School, Emporia, Kans.

Lessons in Business Writing.

BY

THE SADLER, BRYANT
AND STRATTON



BUSINESS COLLEGE,
BALTIMORE, MD.



A good business writer is one who writes legibly, easily and rapidly. Legibility, or that feature of writing which makes it easy to read, is the result of careful and systematic study of good standard models of the various letters, and an unlimited amount of practice on them. They should be practiced until a definite way of making each letter has become a habit. Habit is defined by the Standard Dictionary as being a tendency or condition, which by repetition has become easy, spontaneous, or even unconscious. This is why it is necessary that there be a great deal of practice on each copy. Much practice on a few copies is far better than a little practice on many different copies. Of course, it is not essential that each letter be perfect in form to constitute good, practical writing; but it must be well enough formed to make it readily recognized—and the nearer it comes to the model, the better the writing will be.

In order that one may write easily trained to *move while writing*. In business writing is to train the different, and get them under good

Teaching which does not involve connection with those of the hand is have an abundance of proof of this pupils who wrote better in the lower graduated. Then train the hand to make the copies well while the hand

One of the stumbling blocks in write, is carelessness in position and to make *some* kind of writing, study very important points. And if per- then is almost, if not entirely, an

The position at the table should able one being the front position, dinner table, with both arms resting right arm just off the edge of the that the right fore arm is directly

Now, as to that all important

penholder. The illustrations given show different views of the hand in an easy, natural position. Notice that it curves just a little. Observe how the thumb is placed against the penholder. Study closely the position of the little finger and the one next to it. Also observe that the wrist is not touching the paper. The only place the hand touches the paper is on the little finger from the nail to the first joint. The holder should rest in the little fold in the hand just back of the large knuckle. The end of the first finger should be about one inch from the point of the pen. The arm should rest naturally and easily on the large muscular cushion between the elbow and wrist. Correct position can not be fixed in a day. It will necessitate frequent comparisons of the hand, arm, pen, and paper with the illustrations and instructions.

It is advisable at first to spend a great deal of time on exercises in which there is little variation of movement in order to form correct habits in penholding and position, and to learn to move the hand over the paper easily. The copies for this month are designed to lay the foundation for muscular movement writing.

Plate No. 1 contains a good variety of movement exercises for developing the muscles of the arm. The student should at least learn how to make these exercises before attempting the copies in which letters are introduced. This is especially true of Nos. 1, 2 and 4. This plate (No. 1) is a regular magazine of movement power. And these exercises are not like postage stamps—to be used only once, but are to be used faithfully and frequently by all through this series of lessons. They should be mastered, not for their value as a product of the pen, but for the training the arm gets while making them.



ly and rapidly, the hand must be fact, the great purpose while teaching ent writing muscles, help learn to use control.

the use of the muscles of the arm in of little benefit to the learner. We all over the land in the writing of *grades* than they did when they move, study the copies, and learn to is moving.

the way of progress in learning to penholding. In their great eagerness ents seem inclined to ignore these mitted to do so, real good writing to impossibility.

be an easy, natural one. The prefer- quite like the usual position at the on the table, with the elbow of the table. The paper should be so placed across the blue lines.

matter, the position of the hand and

penholder. Notice the position of the first finger over the penholder. Notice that it curves just a little. Observe how the thumb is placed against the penholder. Study closely the position of the little finger and the one next to it. Also observe that the wrist is not touching the paper. The only place the hand touches the paper is on the little finger from the nail to the first joint. The holder should rest in the little fold in the hand just back of the large knuckle. The end of the first finger should be about one inch from the point of the pen. The arm should rest naturally and easily on the large muscular cushion between the elbow and wrist. Correct position can not be fixed in a day. It will necessitate frequent comparisons of the hand, arm, pen, and paper with the illustrations and instructions.

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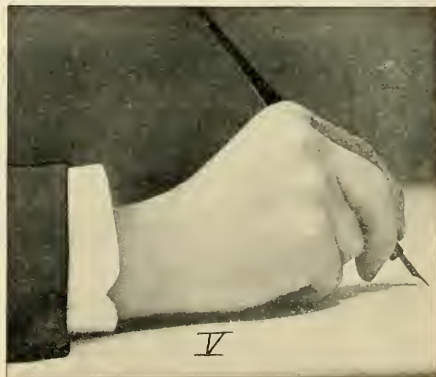
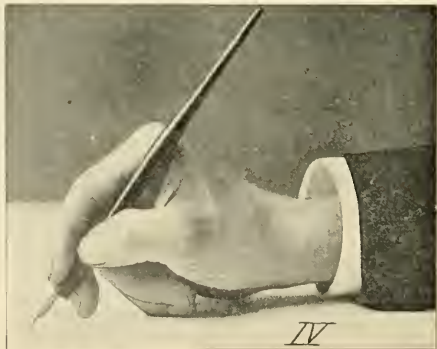
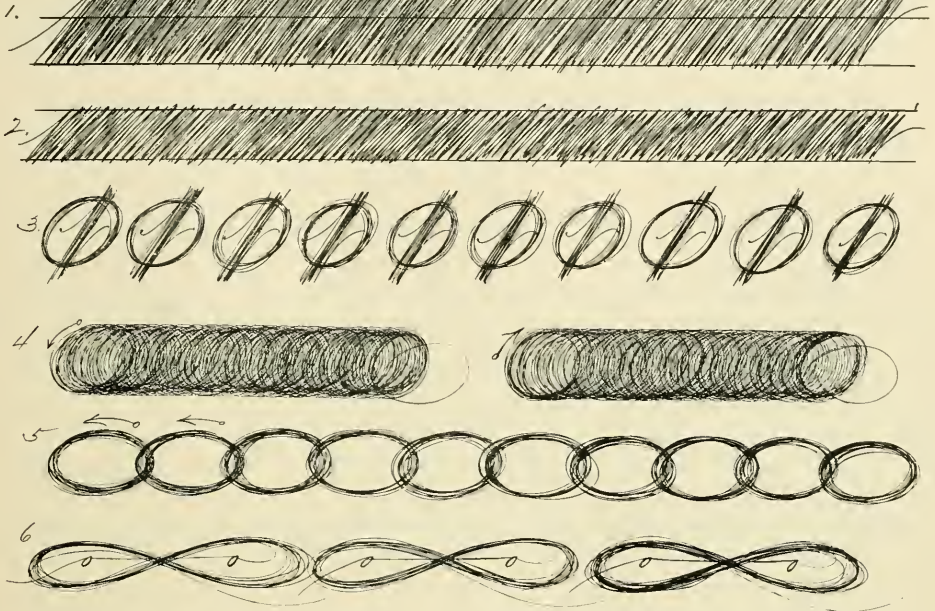


PLATE I



The copies in plate No. 2 are to introduce some of the more simple letters in the way of movement exercises, and to begin training the hand to *move while writing*. In writing, the hand should move easily and freely from left to right. Since this is true, all the copies must be such as will influence this movement.

Take Copy No. 1. Turn the paper so as to write *across* the lines. Count off ten lines and make a check mark. Then let the hand and pen glide lightly and quickly forward and backward. Make a lot of it. Then practice Nos. 2, 3, 4 and 5 as indicated. Place the paper so the hand will move straight across the lines. Be sure to make loops in the *e*'s and angles in the *i*'s.

PLATE II

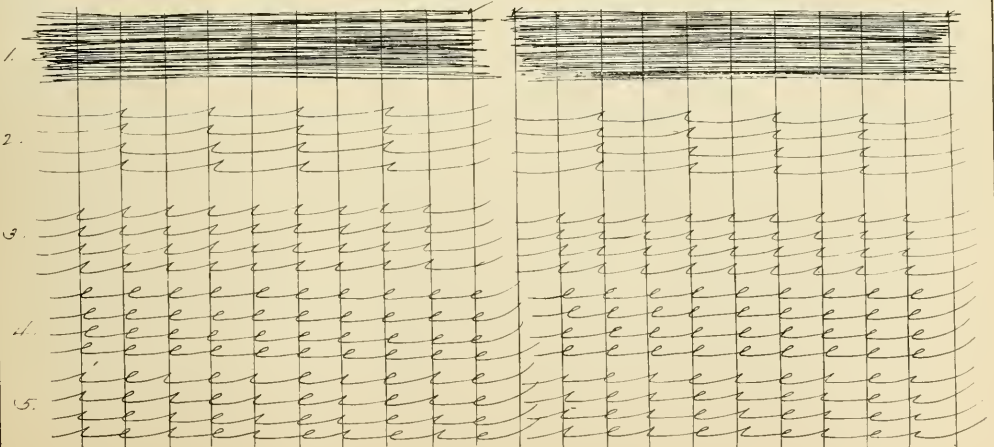
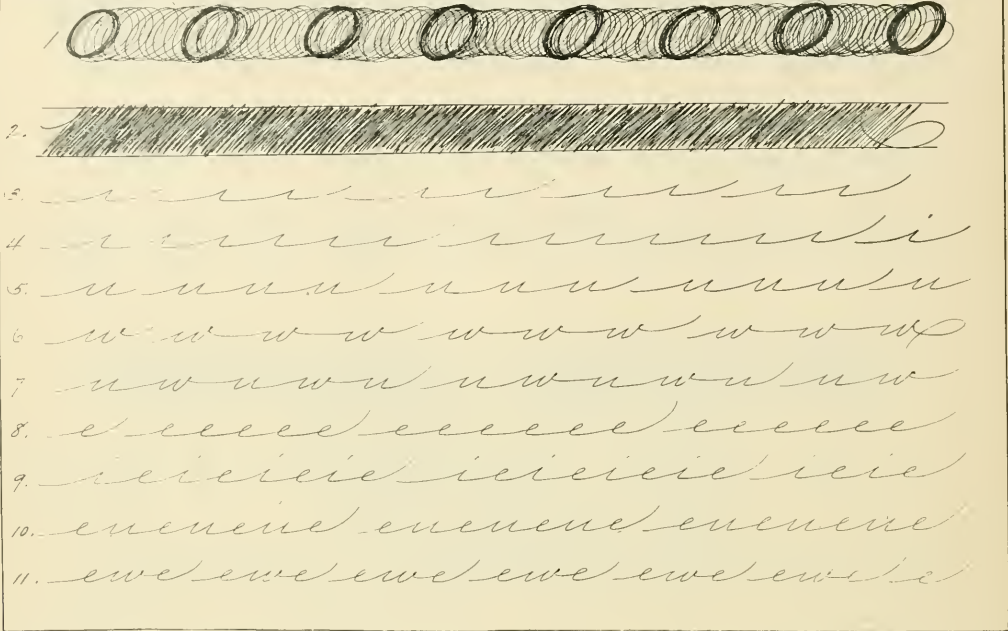


PLATE III



The letters in plates 3 and 4 should all be practiced across the lines as indicated in plates 2 and 5 before practicing the way the line runs. This kind of practice is more certain to develop movement, and it is excellent practice to train the hand in accurate spacing of letters—an important feature in good writing.

The letters introduced are *i, n, u, e, m, n, o, r,* and *x*. The *i*'s and *u*'s should be angular at the top and rounded at the bottom. The *e* should always contain a loop. The *u* is just like the *n* except the dot or period which should be made distinct before turning to the next letter. This dot is what distinguishes the *u* from the *n*.

PLATE V

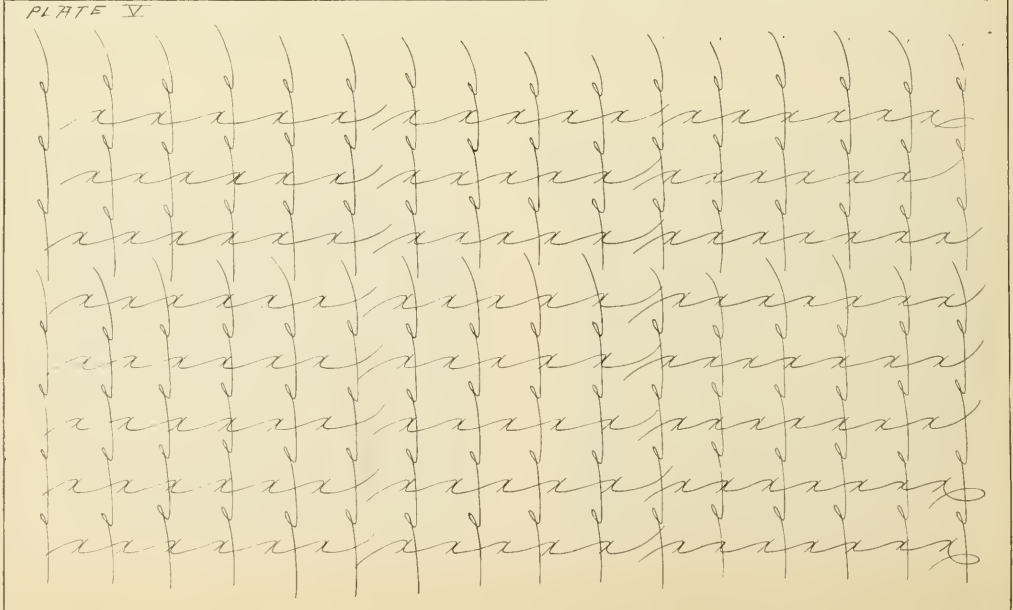
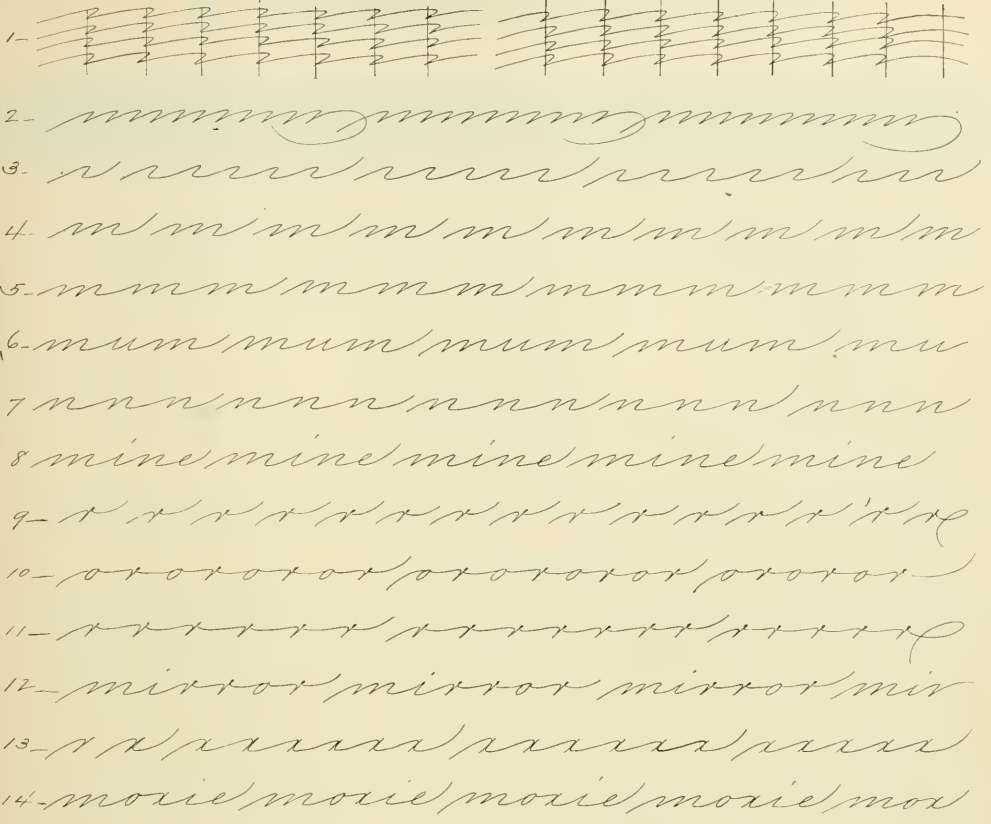


PLATE IV.



Copies 1, 2 and 3 in plate No. 4 are good exercises to develop the movements in the *m*'s and *n*'s. Be sure to make turns at the top of *m*'s and *n*'s. Great care should be given the last part of these letters. Make a good dot at the top of the *r*. This *x* is made without lifting the pen. Every movement in it is the same as that of the *r*. In the *x* you drop to the base line before turning to the next letter instead of turning from the top as in the *r*. It is a little difficult at first, but with a little practice it becomes a very convenient way to make it. Learn to write smoothly and accurately. Be sure to make all these copies with a light, free movement. Do not be satisfied with anything else. It is the foundation for all good writing.

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BY

LAWRENCE, MASS.,

H. O. Keesling.

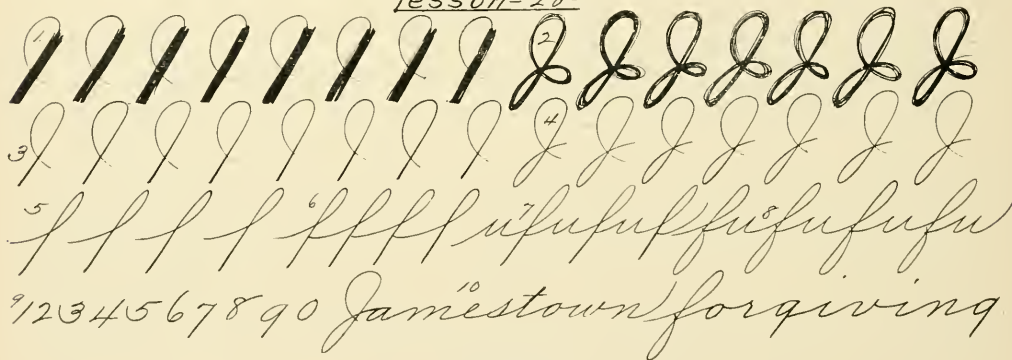
CANNON'S BUSINESS COLLEGE.

Number Five.

Lesson No. 28.

Capital *I* starts the same as capital *I* but it is made much larger at the top. The downward stroke should be made straight, and in order to make it straight you must throw the top over to the right. The top is made twice as wide as the bottom part. The small *i* is made just like small *I* with the exception that it runs through the line. The cut off style is used a great deal. Review the figures.

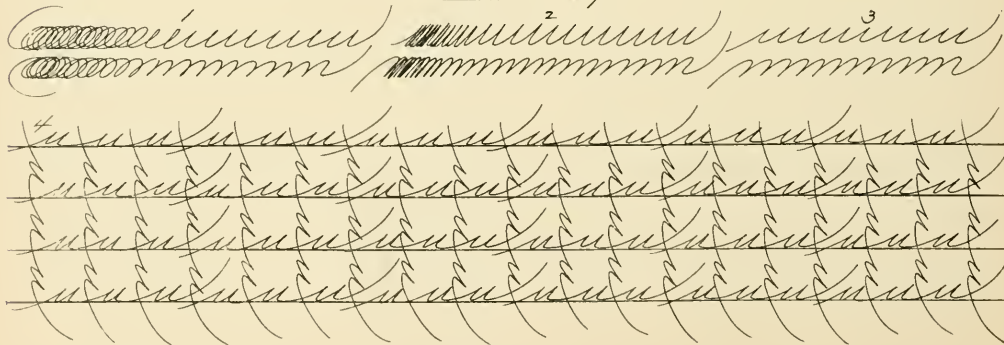
Lesson-28-



Lesson No. 29.

This lesson is given as a review on small letters, and is a model form for their practice.

Lesson-29-



Lesson No. 30.

I would suggest that you take the small letters and give them a great deal of extra practice, following the style shown in the previous lesson.

Lesson 30

1-26
i i i i i u u u w w w n n n
m m m r r r v v v o o o a a a
c c c r r r s s s t t t d d d
p p p j j j y y y z z z g g g
q q q l l l h h h k k k b b b
f f f

Lesson No. 31.

The plate of figures are given to show how you should practice figures. Try to keep them in columns so that if necessary you could add them. Try making three, four, five and six groups on a line.

Lesson 31

1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890
1234567890-1234567890-1234567890

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New York, Nov. 4, 1904.

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Clarence Avery.

Lessons in Business Penmanship

BY A. R. BURNETTE, VINCENNES, ILL.

Number Eight.

Lesson No. 41.

Great care should be taken in practicing lesson No. 41. Practice each sentence separately, filling several pages of each. This lesson will test your skill in sentence writing. Watch the height of the small letters, and be sure to get equal spacing between each letter. Don't hurry over this work.

Lesson No. 42.

We have for lesson No. 42 business forms which contains a great deal of valuable work for practice. This is a very important lesson, and should have quite a good deal of hard study and practice. Write and re-write each form very carefully until you can see quite a little improvement. Notice carefully the arrangements of these business forms.

This lesson will end the short series of lessons which has been a pleasure for me to conduct. Hoping that those who have been following this course of lessons, may have been benefitted in some way along the penmanship line.

Wishing you abundant success.

Yours respectfully,

A. R. BURNETTE.



Mr. D. L. Callison, of El Reno, Okla. Ty., submitted specimens of ornamental penmanship, disclosing the fact that he is a penman above the average in skill.

The *Courier-Journal*, of Louisville, Ky., on Sunday morning, October 12, 1902, presented a large half-tone engraving of a set of resolutions, handsomely engrossed by Mr. H. C. Walker, formerly of Louisville, but now of St. Louis. Mr. Walker is forging to the front as a practical engrosser.

Mr. E. M. Finklea, of Burnt Rock, Ala., sends some written cards indicating considerable skill in the way of writing.

Mr. E. D. Pennell, Principal of the Commercial School of Atlanta, Ga., inclosed some slips containing specimens of ornamental penmanship, disclosing the fact that Mr. Pennell swings a quill with considerable dash and accuracy.

Mr. B. B. Baker, penman and commercial teacher in the Buckeye Business College, Sidney, O., sends specimens of students' work in business penmanship showing more than usual improvement.

Some splendidly written signatures, executed with white ink on large colored cards, came from T. B. Bridges, of the San Francisco, Calif., Business College. Mr. Bridges swings a very firm, dashy, and graceful pen, and if he continues, it will not be long until he will be numbered with the very few.

Mr. G. S. Herrick, of Marion, Ind., submits specimens of ornamental penmanship, which are not a little above the average. In fact, the work is quite artistic. Mr. Her-

154 CP Laner Columbus, O Dec 4 -95

155 You my improve You may Y

156 Dear Sirs, Your valued favors

157 Sold W. Pullen on account 30 days

158 Business writing for business B

159 Fine time to improve Fine F

160 You are surely gaining Yours Y

161 Business before pleasure Bud

162 Boston, N. Y.

\$300.00

9-6-02.

Received from V. Y. Brown

Three Hundred Dollars

W. Gunnison

163

1500 Benton, N. Y.

9-4-02

Due W. H. Miner

Five Dollars

W. H. Miner

rick was a pupil of ye editors several years ago, and possesses good qualities other than his penmanship.

"Before and After" specimens from students of the New Britain, Conn., Commercial College, Miss Nina F. Hudson, Teacher, indicate unusual improvement for the length of time given to the subject. The ink and paper used were of too poor a character to engrave successfully or we should have given our readers the opportunity of seeing the work. The improvement was such that it is possible only where simplified is taught.

Mr. J. S. Clay, Mebane, N. C., penman and commercial teacher in the Bingham School, placed in our hands some specimens of students writing which show first-class instruction in this practical art. Considerable individuality is shown in the writing, indicating that Mr. Clay is something more than his name implies. Or, in another sense, what it implies, as he is successful in moulding into good commercial forms the plastic qualities of writing at the hands of young men under his charge. Among those who are doing especially creditable work we mention Messrs. Hep McGhee Stovall, Don Humphrey and John Leigh Hunt.



Mr. E. F. Whitmore, of Easton, Pa., submits specimens of ornamental penmanship, which indicate ability above the average. We hope to see more of his work and to hear more of him in the future than we have in the past.

Specimens of business, ornamental and roundhand penmanship have been received from Mr. D. H. Funk, No. 134 Mervine Street, Philadelphia, which disclose the fact that he is getting to be one of America's promising penmen. His roundhand work is getting to be unusually dainty and fine, indicating the fact that he is availing himself of Mr. Charlton V. Howe's instruction, the proper thing, of course, to do.

A number of exquisitely written cards, ornamental style, have been received from Mr. J. E. Leamy, of the Troy, N. Y., Business College.

Mr. Leamy is pushing his work up by the side of that of the best. It is quite professional, being delicate in touch, smooth, dashy and forceful.

Mr. Henry Walker, Manor, Wash., who has been practising from Mr. Stein's lessons, is getting to be quite proficient in roundhand, as evidenced by samples of work he has been submitting.

Mr. A. J. Karlen, of Vilas, South Dakota, favored us with a proof of a very creditable set of ornamental capitals.

E. E. Kent, with the Rider-Moore & Stewart Schools of Business, Trenton, N. J., favored us with a photo of a set of resolutions, which he recently engrossed, which indicate more than usual artistic merit. The original was illumined in many colors, and was reduced so much in photographing that much of the original beauty was lost. For that reason we have not endeavored to secure a plate of the same. Mr. Kent is to be congratulated upon the excellence of his work.

Good Words From Mr. Cast

"I am at present with Mr. Blair at the Blair Business College, Spokane, Wash., in charge of the English Department. THE BUSINESS EDUCATOR brings to me each month something more than the feeling of pleasure. When such gentlemen as Gaylord, Dennis, Kibbe and Lehman give out the result of their years of study, the pleasure passes upward into the realm of incalculable benefit. To such contributions one feels drawn closer at every examination, interest increases, and continued study yields rich results.

To my mind your paper will prove of value to all true lovers of penmanship in the degree that the mental predominates over the physical in the preparation of the articles presented for study. The work of such gentlemen as mentioned above is practically all original thought, and not the result of mere physical training directed to the copying of models that aroused admiration nearly a generation ago."

E. A. CAST,

Blair Business College, Spokane, Wash.

Increases Interest

Mr. R. Gillespie, of the Bay City, (Mich.) Business College, writes: "Your paper is giving our students entire satisfaction, and is increasing their interest in the work."

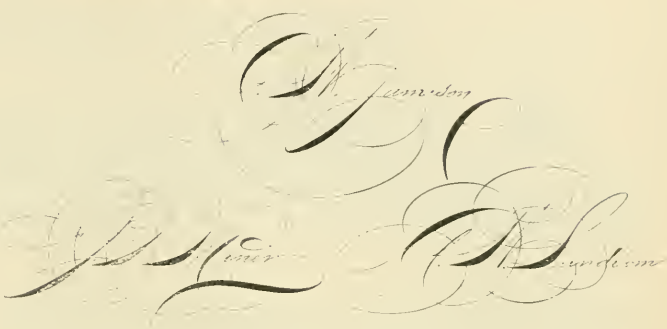
We are pleased to state that similar expressions are coming from many sources, making it evident that wherever THE BUSINESS EDUCATOR is given a fair chance it is unequalled as an arouser of interest and as a class assistant for the teacher.

Considered Best in Canada, Also

We are delighted with THE BUSINESS EDUCATOR, and think it the best in the market.

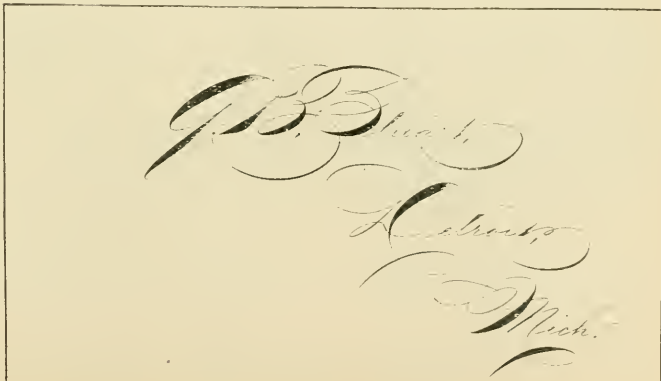
J. B. BEVERIDGE,

Brandon College, Brandon, Manitoba.



BY W. W. FIFE, NILEDGEVILLE, ILL.

Dear Sir,
 I have just received your issue of Oct. 4, 1911.
 It is a most interesting and useful paper.
 I am sure it will be of great value to all who read it.
 I am, Sir, your very truly,
 W. W. FIFE



BY F. B. COURTNEY, WOOD'S BUSINESS COLLEGE, NEW YORK CITY.

Lessons in
Real Rapid Writing
by C. P. Zaner.

The letter *Q* looks like the figure 2. Keep the small loop at the base line rather small and horizontal. The sentence, "Quickness and sureness are commendable," is a good one to practice. Watch the letters as you write them and *think* of spacing as you execute the letters, so as to form the habit of correct spacing. "Quickness and sureness in writing are two commercial qualities much in demand." You and your writing will be in demand if you acquire these qualities.

2
 2

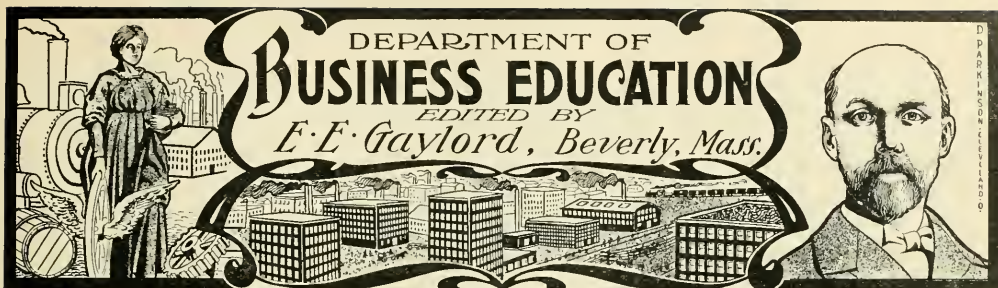
Quickness and sureness are commendable.

The *z* begins the same as *n* and finishes with a loop below the line. The *q* begins the same as *a*, but finishes with a loop below the line made the reverse of the one in *z*. Two *f*'s are given. The first is rapidly replacing the second. It is much easier in execution and about as legible. All loops should be about the same *size* and *slant* or they will not look good as a page of writing. Endeavor, therefore, to make loops uniform. As a rule, make them open and short. Tall, slender loops are in the way and are difficult to make well.

Z z z z z z z z z z z z z z z z zones zones.
Q q q q q q q q q q q q q q q quince q.
f f f f f f f f f f f f f f f fine free.
f f f f f f f f f f f f f f f fine fine.

Two styles of *X* are given. Try both and then take your choice. Both are good if made well. It is simply a matter of individual preference. Excellence in anything is admired. Writing is not an exception. Good writing impresses everyone favorably. Do you wish to create good impressions? Then learn to write well—legibly, neatly at least.

X X
2 ↗ X
X is a letter not very often used. X X X X.



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

At Random.

The Federation

By the time this number shall have reached our readers, many of them will have left their pleasant homes to attend the Federation convention. We trust that it may be the greatest meeting of the kind that has been held. Commercial education is assuming a remarkable place in the school life of this nation, and both the scope and the methods in vogue will be changed to keep pace with changing conditions. To be in the van, it is necessary to read the professional papers and to attend professional gatherings.

We hope that the proceedings of the Milwaukee meeting may be in keeping with the dignity and importance of the cause; that fairness and justice may prevail in everything, and that earnestness, enterprise, and a catholicity of spirit may characterize the attitude of all who as commercial teachers take part in the discussions.

An official report of the proceedings should be published by the Federation. The cause has become important enough that to delay longer in taking this logical action will be to expose the organization to serious criticism. Let those who read this paragraph before the Business Meeting shall have been held, write to their friends at the convention to vote for an official report.

From the Seats of the Mighty

Business education and the relation of education to business life have been receiving attention recently from men high in civil and educational affairs. At the banquet given November 10th by the New York Chamber of Commerce, following the ceremonies incident to the dedication of the splendid marble palace that is to be the home of this great organization, former President Cleveland, in the course of his speech, commended the Chamber of Commerce for its "espousal of the cause of business education among our people," adding that "it has been hearty and practical."

President William J. Tucker, of Dartmouth College, at the annual dinner of the Boston Commercial Club, November 26, quoted some statistics which he had compiled with reference to Dartmouth. He said in part:

Twenty-three per cent. of the students registered there are the sons of professional men; 41 per cent. are the sons of business men; 12 per cent. are the sons of farmers, and 21 per cent. are the sons of wage earners. Professional men have usually sent their sons to college. The farming element in New England has in a degree decreased. But the business element has increased, and the wage earners constitute an entirely new element in collegiate life.

This new constituency has come in because new outlets of thought have come in. In the old days men were usually trained for the ministry, because the ministry was the power. Ministers came not to serve but to rule. And it has always been

characteristic of collegiate education that it has followed the line of power, and as power has followed from one line to another, collegiate education has followed close after. In illustration of this he pointed out to the organized education of law, of medicine, and laterately of engineering. And it has now come to the point where it is organizing commercial education.

In attempting an organized education based upon the principles and methods of the business man, he said that the colleges would undoubtedly make many blunders, but, he added, you have forced the conditions upon us. If we blunder, you will tell us about it; if we succeed, we shall simply do what you have made it possible for us to do, and made necessary.

Little Lessons on Economy

Teach your pupils that waste is wickedness; that it is throwing away the product of someone's hard work; that its worst effect is the deterioration that it brings about in their own character. Try to make them see that employers count it a merit in their help to be seen shutting off the gas when it is not needed; using odd pieces of clean paper from the wastebasket near the desk for temporary memoranda, instead of lithographed letter-heads (unless cheap block paper for the purpose is provided); showing a recognition of the loss occasioned by errors in transcripts or in directing envelopes; dampening and removing for future use uncanceled stamps from spoiled envelopes; looking up mail and express rates to see which is the less expensive when sending a package; taking advantage of excursion or holiday rates or buying a scaler's ticket when about to make a journey; using the mails instead of the telephone when it can be done as well and when it will result in a saving of expense; using plain instead of lithographed or embossed sheets for all but the first sheet of a long letter; in brief, to be economical of everything. This will lead to economy in the use of time, and the concentration that avoids errors, two economies that will accumulate moral, mental, and financial fortunes for those who practice them sedulously.

Study Environment

The work done in most schoolrooms would be infinitely more sympathetic and thus more wholesome and successful, if the teacher would take the time and make the effort to become acquainted to some extent, at least, with the conditions of life that surround his various pupils, and with the aims and personal habits of these young people. Dr. Henry R. Sanford has well said:

"Too many teachers there are who can estimate percentages and keep their school 'marking time,' but who never study the personal dispositions, habits or environment of their pupils; they know nothing of the peculiar difficulties against which many are struggling, nor why they are failing in their daily work."

There is a great deal in our arithmetics, our books on Commercial Law, our Bookkeeping text-books, and our works on English that is impractical; found in the schoolroom only. The commercial schools have set the public schools an excellent example in lopping off much that is impractical in school work, but there is yet much to be done even among the commercial schools. As examples of the nonsensical problems that children in the public schools are still asked to waste precious time in solving, we use the following, clipped from a recent educational journal:

Six men bought a grinding stone, 65 inches in diameter, each paying one-sixth part of the expense. They agree to grind down their respective shares in succession. If the axle renders a space in the center, 5 inches in diameter, useless, find the diameter of the grinding stone when each of them has grinded his share. — *High School Arithmetic, page 211, problem 200.*

Find the first time after 5 o'clock that the hands of a watch are equally distant from the figure five. — *Public School Arithmetic, new edition, exercise 281, problem 10.*

But, fortunately, many of the leaders in the ranks of the public school workers recognize the waste represented by teaching that which will not be met in real life. Dr. T. B. Noss, Principal of the State Normal School, California, Pa., pungently expresses himself thus:

What concerns the child outside of the school may not safely be neglected in the school. School studies must be viewed from the side of life. They must be given more meaning and interest. Interest is worth more than knowledge. Our rote method of teaching subjects from books has been handed down from a time when all learning was in manuscripts and in costly books, and but few people were educated, and these taught others by memory processes.

It has frequently come to pass that the order of the school and the employments of the school do not reflect the real life of the home, the office, the street, the store, the place of amusement. All is unnatural, uninteresting, unprofitable. Every hour of school work should be of real value and of intrinsic interest to the pupil. No honest teachers should try to justify dull methods and useless information by the plea of discipline and subsequent value. School is not a preparation for life, but a part of it. Life is unity throughout. It is all one piece. Nothing pays in school that doesn't pay afterward. The habit should be formed of doing what is most worth doing, and of doing it well. No contrary habit should be formed.

We read each month, with interest, the spicy little magazine that is published by the author of the Gregg system of shorthand. Some recent changes have been made in the staff, among them being the addition of R. P. So Kelle as editor of the Department of Commercial Training. Mr. So Kelle takes up his work vigorously and with originality. We wish him and The Gregg Writer unlimited success.

From the Business Manager's Desk

Athletics as an Element in Advertising.

ARCHIBALD COBB, PRINCIPAL OF BANKS BUSINESS COLLEGE, PHILADELPHIA.

A consideration of "Athletics as an element in advertising" must involve an understanding of general publicity, referring to the reaching of a mass of people, a certain percentage only interested in a business education; and a special class, all of whom are more or less eligible to become students of a business college. Athletics in business deals with this peculiar phase of the situation, which is to a very large extent responsible for the results to be derived from an athletic department. Our large universities and public and private schools throughout the country have openly set the seal of approval upon a uniform training of the body in connection with the cultivation of the mind.

THE COMMERCIAL SCHOOL SHOULD CONTINUE WHAT THE PREPARATORY SCHOOL HAS BEGUN.

Business colleges receive support from young men and women, who have not only become grounded in the preparatory education necessary to fit them for taking up a business course, but who have also been interested in athletics as developed in those primary institutions. With an appetite whetted by a little knowledge of the subject, there is a natural desire to become identified with an institution which encourages a subject proved to be of abiding interest. This argument in itself should be sufficient to convince business college proprietors of the benefit afforded by an athletic department, and the advantage immediately becomes manifest when there is competition with a rival institution which does not believe in business athletics.

To these primary principles may be added a dozen different branches, which render athletics a most valuable advertising medium. It should be the purpose of a business college having an athletic department to enlist the support and approval of the athletic departments of public and private schools from which the business college may draw its patronage. It is certain that every school is aware of games to be played, watches with interest the success or defeat of its colors, and sends a delegation of rooters to help along the contestants. Not only does athletics thus reach the student body of a school, but it also interests a certain number of unattached young men and young women, who love sport for sport's sake. In this manner the name and purpose of an institution becomes thoroughly ground into the minds of a most desirable class, and the influence extends to their friends who may appeal to them for recommendation of a school.

TEAMS MUST BE COMPOSED OF AMATEURS.

It is perhaps needless to say that the greatest value in athletics must come from the fact that these schools, public and private, from which a business college draws its patronage, shall be competitors in different

games or sports with the business college. A free lance schedule will prove a losing one, inasmuch as independent teams are made up from young men holding positions who were formerly athletes in different schools. It is a difficult task, especially in the larger cities, to secure games with public and private preparatory schools. Amateurs in every sense of the word represent these schools in athletics, and, as the difference between an amateur and a professional is most closely drawn by the Amateur Athletic Union, or any association in control of athletics, it is necessary that the business college should limit its sports to amateurs in good standing, not only with the controlling body, but also with the school. The practice of padding a school team in order to insure its success is most pernicious. It is impossible to conceal the fact from the sport-loving public, and a reputation for playing "ringers" is damaging in the extreme to the securing of games with desirable schools. This policy is also apt to cause a lack of interest among the student body of the school itself. If an institution will descend to the practice of giving free scholarships to well-known athletes, or of playing any athlete not in good standing in

the school, this act bars from active participation a thoroughly eligible student, who is perhaps not so skilled in the playing of a particular game, and the student soon recognizes the fact that athletics are not conducted for students, but for the immediate gain of the institution itself.

FREE ADVERTISING IN PRESS REPORTS.

The next point to be handled delicately is the matter of free advertising through the press. I have stated the foregoing factors first, because I assume that the average school proprietor is apt to believe that the sole value in athletic advertising is gratuitous notice in the papers, and I believe that is really of secondary importance. In order to insure recognition from the press it is necessary that sports should be conducted, ostensibly, at least, as a matter of public interest. The securing of games with public institutions is a prime factor in this recognition. Keeping sport clean as outlined above is also another element which meets with the favor of sporting writers. Manliness and fair tactics are bound to meet with approval, and to secure the largest and best notice it must be proved to the paper that athletics are of sufficient interest to the student body to warrant the



PICTORIAL POINTERS. The Penn Mutual Life Insurance Building, Philadelphia, home of Banks Business College. This is one of the most imposing office buildings in Philadelphia, or in this country. The school occupies the second, third, and fourth floors of this building, which is on the street car lines, near the Reading and the Pennsylvania stations, and not far from the Delaware ferries, almost an ideal place for a great school.

purchase of a paper in which a notice is given. It must be remembered that an unfavorable or derogatory squib is most injurious in moulding schoolboy opinion against the athletics of any institution, so that great care should be exercised to make them above criticism. It is also a mistake to believe that newspapers are obliged to give free reading notices because of advertising done during the season with those papers. While I have no doubt that the advertising department is often responsible for some athletic recognition, it would be an unwise policy to make this the sole cause of favorable mention. I am not sure that this would be true in a small town, where the press is dependent upon its advertising patrons, but a large city paper can find other news items, and is absolutely independent.

GUARD AGAINST PHYSICAL INJURIES.

A losing team is a poor advertisement at

best, and in order to have a winning team it is necessary to have a coach who is able not only to instruct in the fine points of the game, but also to take charge of the proper training required to undergo the severe strain of competition. It is imperative that there should be no serious physical injury to a student. The relating and widespread publication of an accident will do more harm to a business college than a whole season of prosperity and success in athletics can benefit a school. No boy should be permitted to represent a school team who is not physically capable of standing hard knocks without danger. The sole cause for uneasiness in conducting athletics lies in the possibility of a serious set-back because of accident, and every safeguard should be employed to prevent this. There should also be an effort to make athletics interesting to the athletes of a school by giving each one an equal chance to compete.

THE SCHOOL SHOULD PROVIDE UNIFORMS.

I believe that the supplying of all uniforms is necessary. A boy taking a business course is seldom able to spend the money needed to furnish himself with the proper equipment, and a liberal policy in this respect will be the subject of much favorable discussion among friends. Such equipment will be uniform and have the colors and individuality of the school. If a school has a good name in athletics and its teams are successful, the graduates will show a tendency to further identify themselves with sport after leaving the school, and an athletic association will be easy to form and keep in existence, because the best graduate talent will be represented.

ATHLETICS HOLD THE INTEREST OF ALUMNI.

Athletics help as much to make a school journal interesting as any other item of news, and the boy will read the sporting department of such a paper with eagerness. I know from experience that former athletes of any institution are always interested in school teams and will go out of their way to get news.

DIPLOMACY IN MEETING PRACTICAL PROBLEMS IN ATHLETICS.

The running up of high scores with weaker antagonists should be avoided, because school boys do not like to be humiliated, and are apt to refuse to schedule games after a crushing defeat. Substitutes should be given a chance in less important games. It is generally found advisable to have the coach write up his own account of games for publication, and an account ready to print is more apt to be noticed than if the sporting editor of a paper is compelled to go to the trouble of writing it himself. Have photographs taken of different athletes, as well as group pictures of teams, and papers will be glad to insert them on their sporting pages. For indoor games a gymnasium is indispensable, and every effort should be made to arouse the interest of the student body to attend these games. It will also be found advisable to have inter-department and inter-class competition. This will hold students' interest to a greater extent than games with outside teams, and an interesting account can be written up after each game and forwarded to the press. A physical instructor is necessary for general gymnasium exercises, although in small institutions the coach may act in a double capacity. If gymnasium classes are held regularly, the fact becomes known to the public at large, and not infrequently requests are made by students when entering to be allowed the use of the gymnasium. This feature may also receive gratuitous notice through the press.

In closing I would speak a word of warning to business college proprietors concerning the excessive advertising of athletics in school catalogues or circulars, or paid advertisements in the press. It is not wise to allow the public to get the idea that athletics is a means to an end. Let the athletic department advertise itself to a great extent. Do not make a special point of it, or there is bound to be an objection to it on the part of the parent. A student does not enter a business college for the purpose of becoming stronger physically. Education should be the chief aim, and athletics will be found a valuable and pleasing adjunct to the school work, and the popularity of the institutions advocating athletics will become established on a permanent basis.



PICTORIAL POINTERS.—Private Office of Banks Business College, Philadelphia. These rooms are not what could be called spacious in size, but they are ample for their purpose, and the quiet elegance of the furnishing is very attractive to people of good taste.

The Business Manager and the Parent.

COURT F. WOOD, PRESIDENT OF WOOD'S
COMMERCIAL COLLEGE, WASHINGTON,
D. C.

The business manager should keep in close touch with both student and parent; encouraging frequent visits on the part of the parent and keeping himself advised as to the child's environment. In this way he can be of the greatest service to the school. More attention should be given to pleasing and holding the pupils that are in school than in getting new pupils; this point is often overlooked and the school suffers accordingly. In order that the manager may know what progress the pupil is making, to advise the parent and to urge or encourage the pupil, he should require the teachers to frequently send to the office written reports showing the standing and character of work done by each pupil. This report need not be long—only a few words at times, and never more than a few short sentences, taking but a few moments of the teacher's time. The report should give the status of the pupil's work and also his deportment, and a recommendation of the action desired by the teacher. If the pupil is making satisfactory progress, this fact should be noted, and the pupil given due credit for his efforts. It is surprising how much good a little praise given at the right time accomplishes; a pupil is often most discouraged when he is doing his best, and



COURT F. WOOD.

it is just at such crucial times that he must be helped in his work by a word of advice and friendly counsel. If he has achieved more than the others in his class, he should be given credit and urged to continue. The parent should be advised of the progress his child is making in order that he may give the encouragement which is due.

When the parent calls to inquire how his child is progressing, it is a pleasure for him to note that the business manager is informed concerning his child's progress; he is delighted to ascertain that some one is

taking an interest in his child, and he will be greatly pleased with the method employed. He receives the written judgment of all the teachers and this carries more weight than if only one teacher had given an opinion orally, because a written record is always better than an oral one and is more likely to be correct. A parent wishes the manager to take personal interest in his child and advance him in the course he is pursuing. The business manager wants to know that the pupil and his parents are pleased, for the student will then continue in school until he is proficient and secures a position. There are many positions awaiting the thorough clerk, and if business colleges can hold their pupils until they are proficient, the business community will be satisfied.

The business manager should visit the different classes daily, in order to acquaint himself with the work that is being done by both teachers and pupils. He should not have a regular time for visiting the rooms, but should happen in at any hour of the day that suits his convenience. The pupils will be more likely to do good work if they realize that they may have a visitor any moment. The manager should frequently give the pupils talks on business subjects, and his influence should be at all times uplifting and encouraging. The advanced pupils should be called into the office to take dictation from the manager and to be instructed in all kinds of office work. In this way they will get business practice and confidence, and thus be spared embarrassment when they take a position.



Mr. C. C. Horton in his Den.

Here it is, surrounded by mechanical devices, mathematical tables, problems, and contrivances, etc., that the Horton Numeroscope and other schemes were invented, perfected, and designed. The large figures shown were created for the purpose of testing the eyesight of students. Many mechanical drawings about him do not show up plainly enough to tell what they are. Here it is that the inventor-author for one whole year worked so diligently and late into the night that he averaged but from four to five hours sleep a night. He has a special fascination and aptitude for working new problems and devices, and schemes, and when in the midst of a new idea he finds it impossible to abandon it until he has carefully worked it out.

Mr. Horton makes all of his own drawings and plans for the machinist, and frequently goes into the shop and dons a pair of blue jeans, and wades in to tell and show the machinist just what to do.

The work has been done in connection with school duties, and so fascinating and stimulating has it been that he believes that it has benefited him physically as well as mentally.

Rapid Calculation.

L. C. HORTON, WINSTED, CONN.

The dictation method should be a thing of the past as far as teaching adding is concerned.

Persistent adding can be obtained by mechanical means only.

It is simply marvelous the amount of good that may be obtained from a rapid succession of long column propositions. Short column examples will not make rapid adders. They are good for starting a class, but to keep at them continually means failure.

I have experimented in this matter. I have tried a class for eighty per cent. of a period on short propositions, then have given them long columns at the close. They took a decided slump in speed; i. e., could not add long columns at a high rate.

On the other hand, I have tried them the reverse, and found the short columns exceptionally easy after long column drill.

I might say that eyesight has a great deal to do with quick adding. If eye accommodation is slow, the adding will be slow. A quick eye is needed.

I undertake to teach students to see a series of figures when adding; i. e., see say 3, 4, 5, etc., numbers at a time. And they must see accurately.

I positively forbid the constant placing of a pencil at the side of each and every figure. If a student persists in stopping the pencil at each figure, I instruct him to keep the pencil entirely away; and many students use no pencil guide.

With me figure adding and figure writing are two separate and distinct exercises. In

figure adding and figure writing the mind of the student is engaged in two absolutely different kinds of work, both engaged in constructing certain forms.

In addition, the mind is directed solely to combining certain represented quantities—a mental feat only. The process is exacting, and is entirely unlike figure making.

I teach figure writing by special drills. The foundation work is begun in the penmanship class. A careful plan is followed to get to good figure making, then we gradually move along to quick figure writing. We drill on different sized proportions, and the work is examined for "figure forms," and for "vertical line building." In this work the figures are dictated. Outside work is also assigned; i. e., outside of class. This will enable the teacher to get to careful figure writing and column building.

To reach "speed writing," dictate to the class at a rapid rate. Inspect the work for careless forms. It will pay greatly to develop students into good figure makers. Pains-taking and enthusiastic effort and instruction is required.

TIMING RESULTS IN ADDING.

It's wonderful what an impression is made upon a class by timing its work. The student with a good record is alert to "clip off" the fractional seconds, (1/5's), and there comes a time in his work when one-fifths are very hard to clip.

I submit the following table as being representative of what a good student has done on all-round work. The time includes the adjusting of the mechanical device.

100 figures	4 columns	27 seconds
50 "	5 "	11.25 "
50 "	1 "	10.35 "
25 "	5 "	6 "
25 "	1 "	5 "
24 "	3 "	6.15 "
20 "	4 "	5 "
12 "	2 "	1.35 "
10 "	1 "	1 "

In some instances, students have added fifty figures of five columns in from six to nine seconds.

It's an easy matter to examine a student for speed without his knowledge. Snap your watch on him and get his time without saying anything to him about it. He is busy, and so is all the class, and the impression can prevail that you are about your usual work only.

Examination of the whole class may be done in this manner by apportioning a certain number for test each day. Such a test is as fair as is possible to make. The student can not have the excuse that he was nervous and unduly excited. In my classes the student gives a quick, short raise of the forearm when he has finished adding; and the hand that works the pencil must go up. (Rapid Interest Reckoning with illustrations will follow in February.)

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MISS LAURA E. HORNE.

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CORRECTION.

In the October number of THE BUSINESS EDUCATOR, under "Through Siberia to Behring Strait," read November, 1902, instead of October, 1901.



PICTORIAL POINTERS.—Dictation Room of the Kinyon's Commercial School. This cut illustrates an original idea adopted by the Principal of this school, Mr. W. H. Kinyon, for phonograph dictation. A hose attachment leads from the phonograph to a tin tube, which runs just beneath the edge of the table. At intervals a joint inserted into this large horizontal tube provides an attachment for the individual rubber hose used by each student. The ear pieces are put in place and the class can go on writing from dictation, the speed of which has been graduated to suit the class at work. Students come in before school begins, and, for practice, sit down at the dictation table and turn on the power. The teacher may not have arrived or may be busy at something else, but the student is given to the student at a rate which he can determine by setting the regulator governing the speed of the phonograph. It certainly is a very useful arrangement.

Department of Commercial Law.

Conducted by J. C. Barber, Bryant-Stratton Business College, Providence, R. I.

PREPARATORY TO THE STUDY OF CONTRACTS.

THE NECESSITY FOR A SOLID FOUNDATION.

A thorough knowledge of English is necessary to any successful study. In this work, some knowledge of the elements of general law and of the more common words and phrases peculiar to the subject, is indispensable.

THE ORIGIN AND BASIS OF LAW.

To get a working idea of law, it is necessary to begin with the foundation; viz., "The Rights of Man." However man arrived at the conscious state, once there, he had from his very nature, certain absolute rights. From this point on, the evolution of society resulting in our present state of civilization, has been a gradual process. As there can be no civilization without the recognition and protection of rights, this process has from the first, been accompanied by rules for human conduct, based on the three natural or absolute rights; viz., The right to security of person; i. e., the right to be free from bodily harm at the hands of another; the right to liberty of person; i. e., the right not to be detained or imprisoned in any place; and the right to own private property.

These rights were recognized and respected by custom before there was any written law. Later on, when courts were established, they sanctioned those customs brought under their notice, if they were firmly established, and had been universally followed by the people of a certain district or of a certain class. Such customs must have been reasonable, and in harmony with all laws in force, and must have been practiced for a time so long that "The memory of man runneth not to the contrary." Such is the origin of the common or unwritten law.

THE GROWTH OF LAW.

Our law is the result of a gradual growth. New laws arise only as they are needed for the protection of rights under new conditions. In the savage state only a few simple rules were necessary; as, for example, that he who caught game from the forest, or first appropriated anything in nature, should have a right to it against the world until he abandoned it.

That he who stopped for rest or sleep in a certain place, should have a right to that place while he should occupy it, but no longer. The savage could acquire no permanent property in the land, and it was not until man had ceased to lead a wandering life that "Real Property Laws" became necessary. Until he began to produce more than he consumed and care for the surplus, no "Business Laws" were required.

THE NECESSITY FOR GOVERNMENT.

One important step, in the evolution which served to differentiate man from the lower animals, was the act of banding together for mutual aid and protection. Single-handed, man could hardly have withstood the hardships of climate and the ravages of wild beasts. Even so, there would have been nothing to stimulate him to pro-

gressive action. Honor and self-sacrifice (without which, man would be lower than the beast) would forever have remained unknown to him. Thinking to make his own existence more secure, every man would have sought the life of every other man. This alone would have wrought the extermination of the race. Man is by necessity a social being. His hopes and destiny hang on this question of Society—Civil Government. Law seeks to promote "the greatest good of the greatest number on the whole and in the long run." This can be done only by making civil government supreme. Therefore, the individual must always yield his rights when the welfare of his government demands it. Knowing this, how can a sane person be disloyal to the flag?

SOURCES OF LAW.

The basis of our law came mostly from three sources outside our own country; viz., From the Roman law; from the customs of traders, called the "Law Merchant"; and from the common law of England. There is no general common law in the United States, but it is much the same in the different states, being based on the common law of England as it was just before the Revolutionary war. Louisiana is an exception.

DIVISIONS OF LAW.

Written law, that law enacted by persons in authority and published in set form, comprises constitutions, treaties, and statutes.

THE CONSTITUTION OF THE UNITED STATES.

The United States Constitution is the supreme law of the nation in all matters of which it treats. It contains the principles upon which the general government must be conducted. Any law which conflicts with the constitution is "unconstitutional," and cannot be enforced.

Even law-makers sometimes disagree as to the meaning of what they have laid down. It is, therefore, necessary that some one should be clothed with authority to interpret the laws. This is done by the United States Supreme Court.

A few years since, Congress passed a law, taxing people on their income. A certain man refused to pay his tax, and a suit followed. When the matter came before the court, the law was found to be "unconstitutional." Note that courts do not decide questions unless such questions are brought before them in accordance with law. Such a case as the above is called a "test case," because it is brought to test the validity of some law.

STATE CONSTITUTIONS, STATUTES, ETC.

Each state constitution is to that state, what the United States Constitution is to the nation, and is the supreme law of the state in all matters not controlled by the national government. The State Supreme Court is the highest authority of the state as regards the interpreting of state laws.

But mark the following: The U. S. Constitution created Congress, and defined its powers. Therefore Congress can make no laws which the Constitution does not authorize, while a state legislature can make any laws which the state constitution does not expressly prohibit. Of course, state laws must not conflict with national laws.

THE COMMON OR UNWRITTEN LAW.

The great body of our common law is contained in the decisions of our courts. These decisions, known as "court reports," are printed and preserved in book form, and

may be found in the law library of any state.

Is a court decision common law? Many of the decisions give expression to common law, but there are also many cases where the court is concerned in interpreting and applying statutes.

THE OWNERSHIP OF PROPERTY.

The right to private ownership of property is the basis of commercial law. Ownership gives the owner the right of control as against all others except the government. One may acquire ownership of almost any thing except light, air, and navigable waters.

CLASSES OF PROPERTY.

Personal Property consists of movable things, things of a personal nature.

Real Property includes what is fixed in a certain place; as land, houses, etc.

The laws of real property differ widely from those of personal property. Many of the laws of personal property are derived from the "law merchant," while the laws of real property are to quite an extent the product of the "feudal system."

HOW PROPERTY MAY BE ACQUIRED.

By Occupancy. He who first appropriates anything in nature is the rightful owner; also, the first to take possession of what another has abandoned or cast away, is the rightful owner; and he who finds what another has lost, has a right to it against everyone but the true owner.

By Creation. Whatever a person produces or makes, belongs to him until he voluntarily parts with it. If I write a book, I alone have title to it. But if I publish it, without first securing copyright, I lose my title.

By Gift. One may acquire as good title by gift as in any other way, unless there are circumstances attending it such that creditors would be defrauded. Of course, an incompetent (insane or weak-minded) person could not give good title, nor could one under age. When property is given by one in immediate expectation of death, if he should recover, he could reclaim the property.

By Will. If a person of sound mind makes a will in compliance with law, at his death the property in question will vest in the person or persons named in the instrument.

By Legal Succession. If the owner of property dies without a will, his relatives succeed to the ownership, subject, of course, to the provisions of the law. If he has no relatives living, the property will go to the state.

By Purchase. Purchase includes contracts, where one passes his title to another in return for something which he is to receive in payment; sales, to satisfy judgment, and other kindred features.

HOW OWNERSHIP IS QUALIFIED.

Every owner of property holds it subject to certain qualifications and restrictions.

Eminent Domain. As in England under the "feudal system," the king owned all the land in the realm, so with us the title to all land is supposed to proceed from the government. The government reserves the right to take possession of any "landed property" for public or quasi-public uses, under the following conditions:

Elements of Eminent Domain:

It must be for public or quasi-public use.

It must be "condemned" by proper proceedings.



PICTORIAL POINTERS.—Business Office of Banks Business College, Philadelphia. This office was created from a part of the very large corridor that leads from the elevator landing to the private offices of the school. It will be noticed that this school has a filing, indexing, and following-up system working in full blast. There is probably no other school in the country that has reduced the business of getting students so nearly to a science as has this school.

It must be appraised by persons duly appointed, and

It must be paid for.

Taxation Laws. Private property must be taxed to defray government expenses. If the taxes are not paid, the property may, after due notice, be sold and the amount deducted from the proceeds.

Police Regulations. These are laws intended for the good of the general public. Such as regulating the quality of materials, the height of buildings; the quality and workmanship of plumbing; the sale of liquors, etc.

Circumstances of Extreme Necessity. A good example of this is where property is destroyed to prevent the spread of disease.

Pledges, Mortgages, etc. These will be explained hereafter.

No person has a right to so use his property as to infringe on the rights of others.

RIGHTS—WRONGS.

Rights are claims of human beings upon one another. Wrongs are violations of the rights of others. (Lack of space forbids explaining the different classes of rights here.) Wrongs are of two classes: civil and criminal.

A civil wrong is either a *tort* or a *breach of contract*. When one fails to carry out his part of a contract to which he has bound himself, he is said to have committed a "breach of contract." He has broken his contract and is liable for damages. All other civil wrongs, such as slander, libel, negligence, deceit, malicious prosecution, false imprisonment, and the like, come under the head of torts.

When a right is violated, the injured party must set the law in motion to secure justice, unless he can come to an agreement with the offender peaceably.

AN ACTION AT LAW.

The law is set in motion by bringing an action. The person who brings the action, is the *plaintiff*, the one against whom it is brought, is the *defendant*.

STEPS IN A CIVIL ACTION.

The Writ. This is a written summons calling the defendant before the court. It must be properly filled out, signed by the clerk of the court, and served by the proper official.

The Pleadings. First the plaintiff, through his attorney, makes written statement of his charge against the defendant. Then the defendant likewise sets forth his ground of defense. The plaintiff's paper, called a declaration, and the defendant's paper, called an answer, must be filed with the clerk of the court a certain number of days before trial.

The Trial or Hearing. When the case comes up before the court, the attorneys can argue only those questions indicated in the pleadings.

Many are apt to speak inaccurately of the argument of an attorney as "pleadings."

The Judgment. This is the decision by which the court seeks to render justice to both parties.

HOW JUDGMENT IS ENFORCED.

When judgment is given in favor of the plaintiff, it is generally to the effect that the defendant shall pay to the plaintiff a certain sum of money and also the costs of court. If the defendant does not comply at once, the court issues orders to the sheriff to seize and sell the property of the defendant and to pay the costs of court and satisfy the

judgment. If the defendant has no property or only what is exempt from execution, then the judgment may fail. But the judgment remains in force for a time ranging from five years in some states to twenty years in others, and should the defendant acquire any property within that time, it is liable to seizure.

ATTACHMENT.

In many cases the property of the defendant debtor is seized before the case is tried. This is done by means of a writ of attachment served on the debtor. This process ties up the property attached until after the case is tried, and if the plaintiff proves his case, it may be sold to satisfy judgment and pay costs.

Garnishment. It is not only possible to attach property which the defendant has in possession, but if he is known to have property in the hands of another person, that property may be attached. For example, X sues Y for debt, Y has no property in his possession, but Z owes Y a certain sum of money on book account. X can attach the money due Y, after which Z cannot pay it to Y, but must hold it subject to the order of the court. In some states these two processes are allowed only in certain cases.

NOTE. It is impossible here to do more than hint at a few of the more important points with which the learner should equip himself before plunging into the study of "contract law." It is well to read some work on elementary law. There is no great danger of laying too strong a foundation.

(Continued in February.)

Business Tips.

GEORGE HORACE LORIMER

[Extracts from "Letters from a Self-Made Merchant to His Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in *The Saturday Evening Post*, and that are soon to be published in book form by Small, Maynard & Co., Cambridge, Mass., to whose courtesy we are indebted for permission to make these extracts.—THE EDITOR.]

(Continued from December.)

TO A SALESMAN.

We aren't specially interested in orders that the other fellow gets, or in knowing how it happens after it has happened. If you like life on the road, you simply won't let it happen. So just send us your address every day and your orders. They will tell us all that we want to know about "the situation."

Of course, you are bright enough to be a half-way man, and to hold a half-way place on a half-way salary by doing half the work you are capable of, but you've got to add dynamite and ginger and jounce to your equipment if you want to get the other half that's coming to you.

You've got to believe in yourself and make your buyers take stock in you at par and accrued interest. You've got to have the scent of a bloodhound for an order, and the grip of a bulldog on a customer. You've got to feel the same personal solicitude over a bill of goods that strays off to a competitor as a parson over a backslider, and hold special services to bring it back into the fold. You've got to get up every morning with determination if you're going to bed with satisfaction. You've got to eat hog, think hog, dream hog—in short, go the whole hog if you're going to win out in the pork-packing business.

Nothing earns better interest than judicious questions, and the man who invests in more knowledge of the business than he has to have in order to hold his job has capital with which to buy a mortgage on a better one.

I ain't one of those who believe that a half knowledge of a subject is useless, but it has been my experience that when a fellow has that half knowledge he finds it's the other half which would really come in handy.

What you know is a club for you, and what you don't know is a meatax for the other fellow.

I want to see you come up sailing; I want to feel you in the business, not only on pay day, but every other day. I want to know that you are running yourself full time and overtime, stocking up your brain, so that when the demand comes you will have the goods to offer.

When a fellow brags that he has a pull, he's a liar or his employer's a fool. And when a fellow whines that he's being held down, the truth is, as a general thing, that his boss can't hold him up.

When a fellow knows his business he doesn't have to explain to people that he does. Big talk means little knowledge. A ham never weighs so much as when it's half cured.

If there's anything worse than knowing too little, it's knowing too much. Education will broaden a narrow mind, but there's no known cure for a big head.

Tact is the knack of keeping quiet at the right time; of being so agreeable yourself that no one can be disagreeable to you; of making inferiority feel like equality. A

tactful man can pull the stinger from a bee without getting stung.

Some men deal in facts, and call Bill Jones a liar. They get knocked down. But your tactful man says that since Baron Munchausen no one has ever been so chuck full of bully reminiscences as Bill Jones; and when that comes back to Bill he is half tickled to death, because he doesn't know that the higher criticism has hurt the Baron's reputation. That man gets the trade.

A mistake sprouts a lie when you cover it up. And one lie breeds enough distrust to choke out the prettiest crop of confidence that a fellow ever cultivated. It's easy to have the confidence of the house, or the confidence of the buyer, but you've got to have both. The house pays you your salary, and the buyer helps you earn it. If you skin the buyer, you will lose your trade; and if you play tag with the house, you will lose your job.

Some salesmen think that selling is like eating—to satisfy an existing appetite; but a good salesman is like a good cook—he can create an appetite when the buyer isn't hungry.

ON APPEARANCES.

Of course, clothes don't make the man, but they make all of him except his hands and face during business hours, and that is a pretty considerable area of the human animal.

A dirty shirt may hide a pure heart, but it seldom covers a clean skin.

If you look as if you had slept in your clothes, most men will jump to the conclusion that you have, and you will never get to know them well enough to explain that your head is so full of noble thoughts that you haven't time to bother with the dandruff on your shoulders.

I have seen a ten-cent shave and a five-cent shine get a thousand-dollar job, and a cigarette and a pint of champagne knock the bottom out of a million-dollar pork corner.

It isn't enough to be all right in this world: you've got to look all right as well, because two-thirds of success is making people think you are all right.

People have seen four and four make eight, and the young man and the small bottle make a damned fool so often that they are hard to convince that the combination can work out any other way.

A man can't do what he pleases in this world, because the higher he climbs the plainer people can see him.

When a fellow gets to the point where he is something in particular, he doesn't have to care because he doesn't look like anything special; but while a young fellow isn't anything in particular, it is a mighty valuable asset if he looks like something special.

Just here I want to say that while it's all right for the other fellow to be influenced by appearances, it's all wrong for you to go on them. Back up good looks by good character yourself, and make sure that the other fellow does the same.

ON SPECULATION.

Trading on margin is a good deal like paddling around the edge of the old swimming hole—it seems safe and easy at first, but before a fellow knows it, he has stepped off the edge into deep water.

The wheat pit is only thirty feet across, but it reaches clear down to hell. And trading on margin means trading on the ragged edge of nothing. When a man buys, he's buying something that the other fellow hasn't got. And it's been my experience that the net profit on nothing is nix.

You have been in the packing business long enough now to know that it takes a bull only thirty seconds to lose his hide; and if you'll believe me when I tell you that they can skin a bear just as quick on "Change, you won't have a Board of Trade Indian using your pelt for a rug during the long winter months.

If a clerk sells pork, and the market goes down, he's mighty apt to get a lot of ideas with holes in them and bad habits as the small change of his profits. And if the market goes up, he's likely to go short his self-respect to win back his money.

The only safe road to follow in speculation leads straight away from the Board of Trade, on the dead run.

When you become a packer you may go on "Change as a trader; until then you can go there only as a sucker.

TO THE BUSINESS MANAGER.

Enthusiasm is the best shortening for any job; it makes heavy work light.

There's no alarm clock for the sleepy man like an early-rising manager; and there's nothing breeds work in an office like a busy boss.

Consider carefully before you say a hard word to a man, but never let a chance to say a good one go by. Praise judiciously bestowed is money invested.

The phonograph records of a fellow's character are lined in his face, and a man's days tell the secrets of his nights.

Be slow to hire and quick to fire.

Never threaten, because a threat is a promise to pay that it isn't always convenient to meet; but if you don't make it good, it hurts your credit. Save a threat till you're ready to act, and then you won't need it.

Keep close to your men. When a fellow's sitting on top of a mountain he's in a mighty dignified and exalted position, but he's missing a heap of interesting and important doings down in the valley.

Never lose your dignity, of course, but tie it up in all the red tape you can find around the office, and tuck it away in the safe. A competent boss can move among his men without having to draw an imaginary line between them, because they will see the real one if it exists.

(Concluded in March Number.)

The Stenographers Protest.

Doubtless many who have read the numerous letters from stenographers, which have appeared recently in the Sun, have been led to believe, among other things, that members of the shorthand fraternity are the least appreciated, the poorest paid, the most abused and by all odds the most dissatisfied mortals in the universe. They explain that they work hard and long to acquire skill in their profession; that they wait weeks and months to secure a situation; that, once employed, they are forced to perform duties inconsistent with the dignity of their occupation, and, furthermore, that their salaries are altogether too small. These, they say, are conditions, which it is useless for any one to attempt to dispute.

THEY DON'T LIKE TO SWEEP THE FLOOR.

One stenographer claiming to have a "general experience of over eight years, to have practised shorthand for three years, and to possess an understanding of the technicalities of Wall Street and general business correspondence," says that he has

(Continued on Page 41.)

A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

R. M. Bartlett.

R. M. Bartlett, one of the earliest commercial school pioneers, was born in Washington County, New York, in 1807, of English parentage, and died in 1891 at his son's home near Cincinnati. At the age of ten he moved with his parents from New York overland to Sandstone, near Pittsburgh. Here they made barges and placing thereon their little stock of worldly goods, floated down the Ohio River to a point now known as Augusta, Ky. His boyhood days were spent on a farm, hewing timber and raising marketable grains, which he and his father loaded upon light barges and floated down the Ohio and Mississippi rivers, many hundred miles, to market at New Orleans. After converting their produce into cash, they pulled their barges back home, first his father, then himself pulling on the rope, while the other used the pole to guide the boat. They usually loaded the craft at New Orleans with actual necessities of life, for which they found a ready sale in their sparsely settled neighborhood. On some trips they experienced some trying ordeals, as the Indians along the Mississippi were hostile and they were obliged to travel by night and rest by day. The old Bartlett homestead in Kentucky had on it a tree glazed by Daniel Boone, who frequently visited the Bartlett family on his hunting trips through the wilds of Kentucky.

Young Bartlett's earliest schooling was in a little log cabin which the teacher, to give it standing, named it "The Beaver Creek High School." Between the years 1828 and 1831, Mr. Bartlett was employed in a woolen mill at Ripley, Ohio, and patented an attachment for weaving, cloth which he sold for \$5000. In 1800, the company which bought the patent realized a profit of \$3,250,000. At Ripley, Mr. Bartlett's expertness of figures made him famous. He mastered every arithmetic within reach, also originated mathematical problems, which bewildered and astonished the natives. He also studied one term at Ripley College. Visiting Philadelphia in 1834 to gain a knowledge of commercial work, he sought an office position and invariably the question was asked, "Are you familiar with bookkeeping?" to which he was obliged to answer, "No, I am not." When asking where such knowledge could be gained he learned that it could only be obtained in accounting offices. After finally securing a position, where he gained a knowledge of accounts, he determined to carry out a resolution, that if he could ever become familiar with accounts, he would give others the opportunity to gain such valuable information. He opened a school in Philadelphia, which he conducted until 1838, when he moved to Cincinnati and opened Bartlett's Commercial College, where for half a century he taught the science of

accounts, mathematics and rules for financial management. The establishment of this new kind of a school was a very difficult matter. Finally, becoming desperate, he visited a number of the leading merchants of Cincinnati, and securing the sons of twenty-five of these gentlemen, gave them a course of instruction. After completing the work, he secured a hall, and, inviting the merchants and bookkeepers of the city, gave an exhibition of the skill of his students in accounting, tabulating, etc. This was the turning point to his future career of success. He ever afterwards commanded the respect of the citizens of the city, and, in 1847, the Legislature of Ohio issued a charter to the Bartlett school. In 1859, after ten years of preparation, aided by three employed mathematical experts, he published what was soon widely and famously known as "The Bartlett Commercial and Banking Tables." It embraced Time, Simple Interest, Unexpired Time and Interest, Interest, Account-current, Time and Averaging, Compound Interest, Scientific Discount, both Simple and Compound, Annual Income and Annuity Tables, equally adopted to the

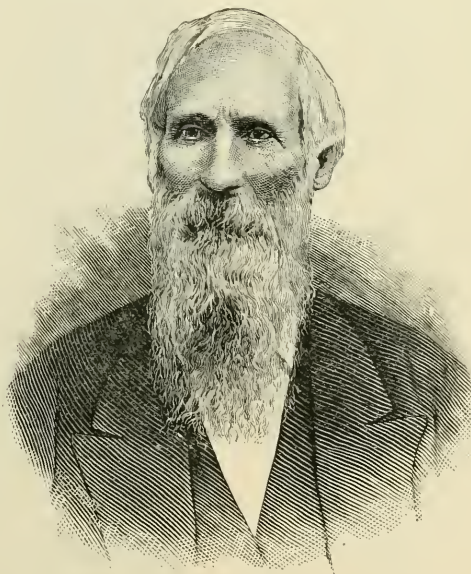
currencies of all commercial nations. The true or intrinsic value of the Gold and Silver Coins, and the Standard weights and measures of all Commercial Countries; also American, English, French and German Exchange, together with the Exchange of Brazil and the importation of Rio Coffee.

This was planned for the purpose of harmonizing the accounts and exchanges of the world and has accomplished more than any other work in that direction. These tables have been copied in many later works and the work itself was recognized by all of the leading Commercial Boards of the United States and foreign countries.

Since the retirement from school work and the death of Mr. Bartlett, the institution is still being ably conducted by his son, who, under the tutorship of his father, became an enterprising and successful teacher and manager. The College today is grandly equipped.

Mr. Bartlett has leased the tenth floor of a large, modern building, covering a floor space of more than 14,000 square feet. He has expended ten thousand dollars in dividing this floor into convenient rooms with panel, glass, and rolling slat partitions, and equipping the whole with the latest improvements in furniture, typewriting machines, interior telephones, electric program clocks, card cases, filing systems, etc.

The rooms are delightfully large and light, very airy, and well heated and ventilated. In order to prevent all unnecessary noise, the seating is done upon noiseless, stationary and revolving chairs, and the doors of the various rooms have been hung so as to close noiselessly and to prevent slamming. It has been his purpose to make disorder difficult by making everything about his rooms quiet, pleasant, and comfortable.



R. M. BARTLETT.

Richard Nelson

Among the most highly esteemed business teachers and commercial text-book authors of the past was Richard Nelson, of Nelson's Business College, Cincinnati. He was born in Castletward, Ireland, in 1822, and died near Cincinnati in April, 1900. He was educated in the Parish of Ballycunder and at the English and classical Academy at Strandford, and educated for the ministry under Dr. T. Campbell, of Belfast. He came to America in 1849, and taught in the Wheeling Public Schools. In 1851 he moved to Cincinnati, and, mingling among business men, discovered that the commercial schools were making theoretical bookkeepers, and that business men wanted practical clerks. He then established Nelson's Business College, which he conducted upon the plan of training students for actual business practice through trading and recording real transactions, also the making of all the business papers connected therewith. He was an earnest, conscientious, strictly practical man and aimed in all his work and methods to prepare students, as exactly as possible, to meet the requirements of business men. Finding no text books arranged to meet his ideas, he prepared them, and in 1859 published "Nelson's Practical Arithmetic;" in 1870, a work on "Bookkeeping," and in 1885, "Nelson's New Bookkeeping;" in 1891, "Accounts on Business," and in 1895, "Banking and Business Calculations."

As an earnest and original worker and publisher, and as a man of strong character, he did much to promote the cause of business education in Cincinnati, also, through his valuable text books, his influence was felt in many schools throughout the country.

George W. Eastman.

PIONEER BUSINESS EDUCATOR AND INVENTOR OF COMMERCIAL TRAINING BY BUSINESS PRACTICE.

George Washington Eastman was born in Marshall, Oneida County, N. Y., Sept. 9, 1815, and died in Rochester, N. Y., April 27, 1882. After leaving the district school as a boy and young man of 17 and 18, he showed great aptitude with the pen and began teaching penmanship in Waterville and surrounding towns. He also taught in Hamilton Academy while in attendance there, and in Amenia Seminary while attending there one winter. It was during a later period of itinerant teaching that he saw and recognized the necessity for a permanent school, wherein could be taught in combination penmanship and the science of bookkeeping. His ambition culminated in the opening of the Rochester Mercantile College in 1842. The venture proved a success. In 1847 he published a work on single and double entry bookkeeping, which was recognized for many years as a standard work. Mr. Eastman was a man of bright intellect and possessing a practical turn of mind. He saw the need of instruction more tangible than that afforded by text books and manuscripts, to prepare young men as thorough and safe accountants. While working to perfect his course of study and training for young men, he conceived the idea of introducing actual business transactions, and putting into daily practice that which had heretofore been only theoretical. Thus, in 1858, there was introduced into the Rochester Mercantile College, the various departments of banking, forwarding and commission insurance, brokerage and jobbing, and wholesale houses, thus giving

the student in a few months, practical knowledge that in the ordinary routine would take years to gain. Thus, to Mr. Eastman, belongs the honor of founding the first school, conducted upon the plan of training students for business as merchants and accountants, through a practical system of actual business practice.

As a further description of the methods of Mr. Eastman, the following is from one of his graduates, Mr. C. G. Honston, a practical accountant in Rochester for the past fifty years:

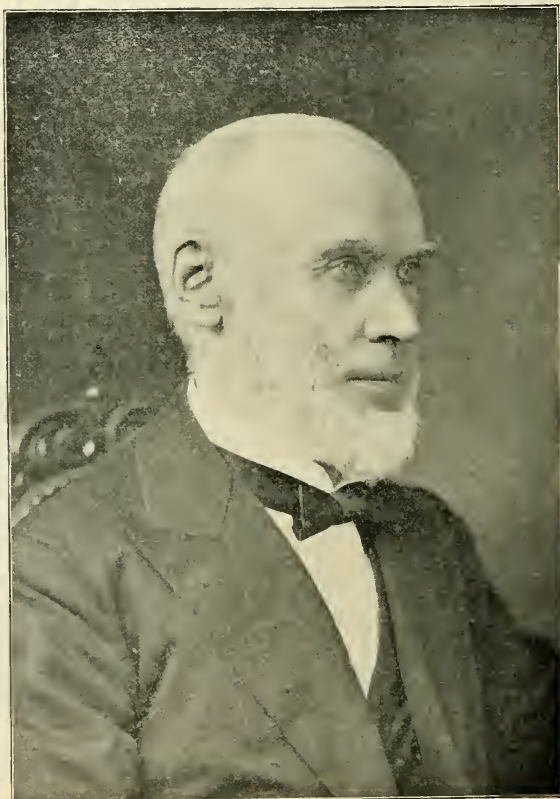
"The writer commenced taking lessons in penmanship and bookkeeping of the late Prof. Geo. W. Eastman in the year of 1852. Mr. Eastman continued his school during the winter months until the autumn of 1858, when he opened 'Eastman's Mercantile College' in this city—introducing actual business transactions, dealing in merchandise (by samples), real estate and stocks, having offices for insurance, express, railroads, steamboats, commission and money brokers. 'Eastman's College Bank,' bills of which were always at Par Capital Stock \$—— of Bills of the College Bank, Canada and Michigan Banks that had been in circulation. The students (about 200) traded with each other, buying on time, giving

notes and paying cash; their books were kept in the most approved business manner; all students kept an account with Eastman's College Bank, deposits and checks made as at any business bank. Notes given by customers were discounted, and, not paid, were 'Protested' and renewed, etc.

At that time Canada, Western and Southern money, was at a discount. The College Bank, or other banks, did not receive it for deposits. Students, like other business men, were obliged to dispose of same at brokers, at a loss for the discount, so as to make proper entries. Students were required to keep their books posted and accounts well collected—a few failures were allowed. A balance sheet was made at stated times (also inventory) which was examined by some of the faculty, errors, if any, pointed out, etc. Each student on entering business was given a capital stock in merchandise, real estate and cash, of \$2,000 to \$10,000. Partnerships were formed. All accounts used in large business were kept; the books in the College bank were kept in the most approved style.

"Mr. Eastman's rules for Journalizing, Law and Order in Balancing Accounts, Opening and Closing Ledger, have been pronounced by experienced accountants the best extant

RICHARD NELSON.



MADE IN AMERICA

J. W. Eastman

Eastman's College Bank

Will pay to ORDER Dollars on demand.

Cashier. President.

Litho by HATCH & CO. 23 William St. N.Y.

—and during my fifty years experience as a practical bookkeeper, I have never seen anything better.”

(Signed) C. G. HOUSTON.

It will be interesting to many business teachers and penmen of today, to know that Mr. George W. Eastman's son, George Eastman, of Rochester, was the pioneer in the invention and manufacture of the famous dry plate process of photography,

and is also president of the widely known Eastman Kodak Co. In 1900, the French government conferred upon him the decoration of Chevalier of the Legion of Honor. As an officer in many of the leading banks of Rochester, and as an active member of various Art and Social clubs, Mr. Eastman ranks, as did his father before him, among the most worthy, influential and highly esteemed men of Rochester.

(To be Continued.)



GEORGE W. EASTMAN.

FINEST SUPPLIES

For Penmen and Artists

CARDS INK, PAPER, ETC.

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

Blank Cards—White bristol with finest surface for fine penmanship.
100 by mail postpaid 25c
500 by express 75c
1000 by express \$1 35

Black Cards—Best made for white ink.
100 by mail postpaid 25c
500 by express 75c
1000 by express \$1 35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express \$.60
12 sheets by express 1 00
2 sheets by mail postpaid 70

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½ x 23.
6 sheets by express \$.40
12 sheets by express 75
3 sheets by mail, postpaid 70

Black Cardboard—Finest for white ink. Sheets are 22x28.
6 sheet by express \$.50
12 sheets by express 75
2 sheets by mail, postpaid 50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21 x 33.
6 sheets by express \$.50
12 sheets by express 70
3 sheets by mail, postpaid 50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawings for photo-engraving.
1 bottle by mail postpaid \$.30
1 dozen bottles by express 2.00

Arnold's Japan Ink
Nearly ½ pint bottle by mail, postpaid 40c
1 pint by express 45c
1 quart by express 75c

White Ink—Very fine.
1 bottle by mail, postpaid \$.25
12 bottles by express 1.85

Writing Paper—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express \$2 15

Writing Paper—Same quality as above mentioned but 10 lb. per ream. 1 ream by express \$1.85

Practice Paper—Best for the money to be had. 1 ream by express \$1.40
Send stamp for samples of paper.

Envelopes—100 fine blue by mail, postpaid 40c
" 100 fine white by mail, postpaid 40c
" 1000 either kind by express \$1.50

Address, ZANER & BLOSER, Columbus, O.

The Business Educator

Entered at the Post Office at Columbus, Ohio, as Second Class Matter September 1, 1902.

Edited and Published Monthly (Except July and August), by ZANE & BLOSER, 118 N. High Street, Columbus, Ohio.

VOL. VIII. NO. 5. WHOLE NO. 50
COLUMBUS, OHIO, JANUARY, 1903

SUBSCRIPTION PRICE, \$1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high grade in every particular; that the cover features the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the *BUSINESS EDUCATOR* is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of This Class

The *BUSINESS EDUCATOR* being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Hold Up.

Some of our advertisers being late in sending in their copy, compelled us to hold up our forms for our December number a short time after our usual time for closing. We take this opportunity of kindly requesting all advertisers to get copy here as near the first of the month as is possible. By so doing they will greatly oblige, and in no way delay the publication of the journal.

Under date of November 12th the Commercial Text Book Co., Des Moines, Ia., writes: "We have been a little dilatory in this matter, principally because we have been kept so busy filling orders that have come as a result of our advertisement in the November *BUSINESS EDUCATOR*."

This of course is a good reason. The *BUSINESS EDUCATOR* is certainly bringing results for advertisers.

We hope, however, that copy can be sent earlier, nevertheless, which will give us a chance to bring results quicker and cause still more business. We are busy ourselves and we delight in helping to keep our friends busy.

Our New Year's Say

This seems an opportune time to extend cordial and sincere thanks to our many staunch friends who have assisted in making *THE BUSINESS EDUCATOR* a success. The number of subscriptions received this year indicate that our supporters appreciate the efforts we have made to publish the best journal of its kind. And the more you do for us the more we desire to do in return, and the more we can do. Good as *THE EDUCATOR* has been, we intend to make it much better. We are by no means satisfied with it. Business education has a big future, and it must therefore have a truly representative journal.

A glance through our advertising columns will disclose the fact that publishers are beginning to recognize the value of *THE BUSINESS EDUCATOR* as an advertising medium. This is due to three main causes: First, our circulation is among the most intelligent and progressive teachers, proprietors, and principals in the profession. Second, we issue no cheap or partial edition. Third, we publish the most artistic journal of its kind. We not only preach good art but we practice it in our printing as is evidenced by the size of our printer's bills. The cover alone costs nearly as much as a student's edition would with a common cover and title.

Ever long we shall have larger type and a larger journal. Our Department of Business Education is something more than a reprint of addresses; it contains articles from eminent men prepared expressly for it month from month—matter that cannot be gotten elsewhere. The lessons in business penmanship are from the pens and brains of leaders; the series just begun by Mr. Lister is perhaps the best ever given in point of subject matter, skill of execution, style of copies, and extent of text and illustrations.

The lessons by Dennis, Brown, Thompson, Keesling, Burnette, Kibbe, Stein, and others, have been of the most practical, helpful, and artistic order, and so they shall continue to be.

The History of Penmen, Early Business Education and Educators in America, by Mr. Hinman, has already awakened more interest, attracted more attention, and elicited more words of appreciation and encouragement than anything ever printed in our profession. And it has but barely begun. No one who is interested in our beloved profession will want to miss a number containing it.

Again thanking you, one and all, for substantial support in the past, and soliciting a continuance of the same as long as we deserve it, we enter the new year with a pulsing, earnest desire to publish a journal of which the cause of practical education may be proud.

Art in Advertising.

If there is such a thing as a truly new art and industry, surely art in advertising is it. The art of advertising is old, but there is also a new art of advertising as witnessed by the many concerns, schools, etc., giving their entire time and energies to that phase of modern commercialism. The ad writer, ad smith, etc., is here to stay. The art of advertising is today a wonderfully modern and timely science and art, for it is surely both of these.

But art in advertising is the soul of the art of advertising. Without art (pictures)

advertising would be a far more difficult and far less effective thing. Pictures to attract, pictures to appeal, pictures to instruct, pictures to tell, pictures to show, pictures to make, appear real, are the new art in advertising. All sorts, all kinds, all styles, all manner of things; there is no limit. But all must be good to pay. And that is what they are made for.

This art in advertising has drawn, is drawing, and will continue to draw to it talent from the more conservative and less remunerating field of painting. Men of ability and talent are engaging in art in advertising quite as seriously as others engage in the ministry, and with as much hope of heaven. For there is need and he who supplies a real need in anything is a benefit to his time, and to all time.

What we wish to emphasize is that art in advertising is just as good as art in any or every thing else, if it is good art. And that is what much of the art we see in advertising is—good. Art in advertising means the "raising of advertising to an art," and not the lowering of art to mere commercialism.

Why not decorate your advertisement, your circular, your catalogue, your poster, your sign boards, as well as your home, your harness, your hat, your office? If "the function of fine art is to state a true thing or adorn a serviceable one," then art in advertising is as high and holy as in anything else, if done well.

Art in advertising is being done better today than ever before, and what is still better, it promises to be done better tomorrow than today.

The Great Cartoonist

Thomas Nast died of yellow fever at Guayaquil, Ecuador, on Sunday, December 7th. He was, without doubt, the most famous caricaturist and cartoonist of his day. His most effective work was done during the Civil War, and later his trenchant pencil was directed toward the corrupt Tweed ring of N. Y. City, his work appearing in Harper's Weekly.

Route to Milwaukee

Those going to Milwaukee should purchase tickets via Chicago, Milwaukee and St. Paul Ry., from Chicago to Milwaukee, and request the ticket agent to give a certificate receipt, as it is only by the presentation of this certificate receipt at Milwaukee that you are able to secure a return ticket at one-third fare. Passengers arriving in Chicago on the C. B. & Q., Panhandle, Chicago & Alton, or Pa. Rys. do not have to make transfer, but leave from the same station. Trains leave Chicago from the Union Station, Canal and Adams Sts., at 7:00, 9:00 and 11:30 A. M., and 3:00, 5:00, 6:30 and 10:30 P. M. The 11:30 A. M. train does not run on Sunday.

C. E. Doner, of The Penman's Art Journal, 203 Broadway, New York, in a recent letter to *THE BUSINESS EDUCATOR* writes: "My advertisement on page 29 in your December number has brought a great many responses from all over the United States and Canada. I am still able to fill more orders, and would advise all your readers to take advantage of the four magnificent offers I make."



Van, New York. Our readers will remember Mr. Brewster's graceful penmanship and ornamental work with the automatic pen.

The many friends of Frank Vera, Jr., formerly principal of the New Bedford Business College, New Bedford, Mass., and recently a student of the law schools of Georgetown and Boston universities, will be pleased to learn that he has just been appointed clerk of the third district court of Bristol County, Massachusetts.

The Cedar Rapids Business College sends out an attractive notice of the second annual Reunion and banquet of its former students, which was held November 26th. This is a highly commendable plan of holding the interest and influence of the alumni, the greatest advertising force in any good school.

We gratefully acknowledge an invitation to attend the opening reception given at the new home of Brown's Business College, Peoria, Ill., November 25. We gladly extend congratulations.

More than 400 students enrolled in Brown's Business College, Sioux, City, Iowa, last year. "Lest We Forget," is an excellent adaptation of the return to the former "Recessional," which G. W. Brown, Jr., is using on the cover of a fac-simile ledger inside of which are several blank leaves for pocket memoranda.

Shoemaker & Clark's Fall River School of Business has been sold to Frank S. Stone, of the Spencerian Commercial School, Cleveland, and W. S. Rogers, of the Sandusky Business College, Sandusky, Ohio.

Mr. Stone assumed active management of the school December 1st, and Mr. Rogers will sever his connection with the Sandusky school about February 1st, when he will go to Fall River to join Mr. Stone.

Mr. Stone has been with the Cleveland Spencerian for fifteen years, as assistant secretary and office man. He is a very successful and energetic and a thoroughly reliable business man. His early commercial training was obtained under D. T. Ames, and so he goes to his new field well prepared to meet the prestige that attaches to the school as already earned under the leadership of Mr. Shoemaker.

Mr. Rogers is a shorthand specialist who stands in the very vanguard of the profession. He took his course under the personal instruction of A. J. Graham, and for two years was the principal of Graham's New York school. Mr. Rogers was at the head of the shorthand department of the Cleveland Spencerian for several years, and for three years has been at the head of the same department of the Sandusky school, in which he has had a financial interest. He is a man of good education, and has had a large experience as a business man, practical stenographer and reporter, teacher and author. He will more than sustain the excellent reputation that the Fall River school has made in training successful amanuenses.

Mr. Stone and Mr. Rogers make a splendid team, one to look after the inside work of the school and the other to manage the business end.

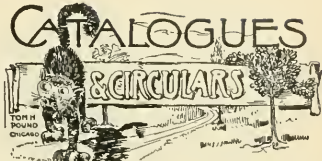
Mr. R. J. Shoemaker, the former proprietor of the school, will remain with the new management for the present.

The Capital City Commercial College, Des Moines, Ia., held its 18th annual graduating exercises in the Y. M. C. A. Music Hall on Friday evening, December 12th, 1902.

Peirce School of Philadelphia, Pa., held its 35th annual graduating exercises on Friday evening, December 19th, 1902.

Among the richest specimens of typography we have seen in many months are the elegant brochures sent out by the Business Departments of Pittsburgh Academy, Pittsburgh, Pa., and the Pittsburgh Academy Bulletin, published in the interests of this school. In typographical appearance there is no more similarity between the Bulletin and an ordinary business college paper than there is between John Wanamaker's New York department store and a general store in some country village. Send for a copy and convince yourself.

"Some Suggestions about a Business Education," is the title of a well written leaflet setting forth the advantages of Alma College Commercial School, Alma, Mich. E. D. Hume, the wide-awake principal and penman and teacher of exceptional ability.



Lockyear's Business College, Evansville, Ind., greets us with a pink backed embossed cover with seal, ribbon and quill, thereon. But there is more to the cover. The illustrations, context and printing all bespeak a progressive institution.

"A Few of the Many Who Have—And Why," is the title of a splendidly printed, attractive thirty-two page circular from the McKee Publishing Co., Ellicott Square, Buffalo, N. Y.

Wood's Commercial School, Washington, D. C., Prof. Court F. Wood, Proprietor, issues a catalogue splendidly bound in cloth with gold side stamp. The same indicates that it is a well equipped and progressive school.

"The Pathfinder," is the suggestive title of a catalogue issued by the Northwestern Business College, Madison, Wisconsin, R. G. Deming, president, and G. E. Spohn, penman.

Rasmussen Practical Business School, St. Paul, Minn., Messrs. Walter and Julian Rasmussen, Proprietors, just issued a sixteen page catalogue with embossed cover, all of which is quite neat and up-to-date.

Draughon's Practical Business Colleges, St. Louis, Mo., Nashville, Tenn.; Little Rock, Ark.; Montgomery, Ala.; Fort Worth, Texas, and several in Georgia, equipped school at Atlanta, Ga., issue a catalogue of 168 pages, giving one the impression that prosperity has visited the Southland as well as elsewhere.

The school at Nashville, Tenn., has recently moved into the Cole Place, one of the finest and largest residences in Nashville.

Professor Draughon must have his hands unusually full with so many schools under his direction. If he keeps on he will be the G. W. Brown of the South.

Advertising literature has been received from the following: The Conn. Business College, Middletown, Conn.; Wis. Business University, La Crosse, Wis.; American Book Co., New York, Cincinnati, and Chicago; Inter-State Commercial College, Texarkana, Tex.-Ark.

One of the best catalogues recently received came from the Meredith Business College, Zanesville, O. It is beautifully illustrated, splendidly printed, tastefully covered, revealing a splendidly equipped school for a city the size of Zanesville, and so far as that is concerned, a credit to a city of any size.

"A Stepping Stone to Success," is the title of a forty page booklet printed by and with the compliments of the Remington Typewriter Co. The booklet shows and tells how such men as George Eastman, Geo. H. Cortelyou, Hon. Wm. E. Nason, Sir John Thompson, and many other eminent men have used shorthand as a stepping stone to their success. The booklet will be of great value to business college people inasmuch as they will be able to secure from it information which will encourage their shorthand pupils and patrons.

Attractively illustrated circulars have been received from the chalk-talker, G. E. Weaver, Mt. Morris, Ill.

The Central Business College, Denver, Colo., L. A. Arnold, Principal, placed in our hands a long, narrow catalogue, printed on pink paper, covered with yellow enameled board, with embossed title in brown, showing taste above the average of such circulars. Mr. Arnold is building up a substantial, prosperous institution in the West. We believe he has the right qualifications for such an enterprise. We therefore wish him the good fortune that he merits.

(Continued on Page 37.)

Brown's Peoria, Ill., Business College recently kept "Open House" by entertaining a large number of citizens. The school now occupies twenty rooms, specially constructed for this school. From the reports given in the daily press we should judge it is one of the best equipped schools of the kind in the country, and what else could we expect of G. W. Brown, the leading school organizer in the country.

Mrs. H. L. Veenbleit, the accomplished principal and proprietor of the Alpena, Mich., Business College, recently purchased a handsome residence in that city, into which she has moved her school. This is doubtless a good move, and one which not a few business schools are making, and by so doing we think, as a whole, they are making no mistake.

"No doubt THE BUSINESS EDUCATOR is the best paper of its character published in the United States," writes O. T. Desha, Principal of the Central Commercial College, Texarkana, Texas.

Mr. Bert German, of Fremont, O., Secretary and General Superintendent of the U. S. Cutlery Co., has organized a new school under the name of "Practical Experience Business College," in which he expects to teach the usual commercial subjects, also the normal branches. He expects to take his advanced pupils into the offices of the above named company and give them actual experience.

Mr. W. C. Faust, teacher of penmanship and drawing in the Mt. Vernon, O., Public Schools, is doing not a little work along the line of chalk talks and lectures before institutes. Mr. Faust has a pleasing, magnetic personality, as well as the necessary ability, both natural and acquired, to make a success of the platform work.

The Newark, N. J., Sunday News, November 2nd, 1902, devoted a large portion of a page to illustrations of expert W. J. Kinsley, his home and examples of handwriting, together with an interview with him upon the question of handwriting, and the possibilities of detecting forgery, etc.

Mr. Kinsley is much in demand, his services having become quite valuable and popular, not without deserved reason.

T. M. Milam, of Abbeville, Miss., has purchased a one-half interest in the Southwestern Business University, Oklahoma City, Okla.

We recently learned that Mr. Keesling, whose excellent lessons in business writing have been running in the BUSINESS EDUCATOR, secured his start in penmanship under the instruction of that enthusiastic teacher of writing, Mr. M. D. Fulton, of Auburn, R. I. Mr. Keesling was a pupil of Mr. Fulton's when he was teaching in Indiana some years ago.

Mr. C. G. Gilbert, formerly principal of a La Crosse public school and a graduate of Milwaukee Normal School, has been appointed principal of Hoffman's Metropolitan Business College of Milwaukee.

On Thursday evening, December 4, 1902, Mr. Guy Logan Caskew, of Cleveland, O., took upon himself a better half in the person of Miss Lydia Anna Schroth, of that city. Congratulations and best wishes.

The Twin City Gregg Shorthand Association is keeping things hot in St. Paul and Minneapolis. A very pleasing entertainment was given at this organization at the rooms of the Globe business College, St. Paul, November 7th.

N. C. Brewster, formerly in the public schools of Elmira, N. Y., is now at a very successful business school at Penn

Mr. H. P. Root

Whose likeness appears herewith, after much persuasion has consented to favor our readers with a brief review of his life's work as a penman. His unexcelled mastery has hindered him from comprehending and telling the whole truth concerning his work and worth. Mr. Root is a man whose organization is of the most delicate and nervous type. His health from boyhood has been the opposite of the robust, but by temperate, intelligent, right living, he has achieved, enjoyed, and experienced far more than falls to the lot of many. At the age of sixty, he writes a hand that for delicacy, accuracy, grace and beauty is equaled by but few of any age, and what is still more remarkable, he is not following penmanship as a profession.

He is an expert jeweler, conducting a business of this character, and you may depend upon it, conducting it as but few such are at his home in Kingsville, O.

While in Philadelphia he treated what is known as "Peirce College Writing Slips," one of the most complete compendiums of its kind ever published.

But we have said enough, though we have barely begun. We will let him tell the rest, in his own way, though he doubtless expected us to edit his friendly communication.

KINGSVILLE, O., NOV. 28, 1902.

DEAR FRIENDS: I was born in Gustavus, Trumbull Co., O., July 28, 1842, and lived there until I was 18 years old. We had a large farm of 285 acres, and, like country boys, I was in for all kinds of farm work.

When about 14 years old we employed a man by the name of Brackett who had but a short time before completed a course in writing at the old E. G. Folsom College in Cleveland. He was a man of great natural ability in an artistic way, but an entire failure from a business standpoint. We all thought him a marvel as a penman, and so he was for the time. When he announced his intention of getting up a writing class, myself and a dozen other young people were prompt in our enrollment. The course was for twelve lessons.

I equipped myself with a lot of goose and turkey quills, a pint of Maynard and Noyes' ink, and began business. From the first I took great interest in the work and made very rapid gain, so much indeed that I won easily the prize he offered for greatest improvement. This was the beginning and end of my personal instruction in the art. I never had the aids now offered to aspiring young men or women to push me onward, but had to pick what I could from various sources. I gave Spencerian large credit for inspiring models, for, like our good friend Flickinger, I aimed at the most perfect forms, many times working many hours at one letter and repeating the same again and again. In my practice I made it an inflexible rule never to draw the forms with a very slow motion, but to produce them *casily* if not *rapidly*.

In the spring of 1860 I apprenticed myself to King & Bro., jewelers, in Warren, Ohio, where I remained three or four years in all. Near the close of the war I enlisted in the 11st Reg. O. V. I. for 100 days' service and was at Johnson's Island for the whole period. Had not been there three days before I was detailed for work at headquarters, and there I remained till mustered out. I had plenty of time while in the office at headquarters and spent it in practice. Of course I had no copies, but some what I thought good ideas, and worked away,

From the army service I went direct to the jewelry business again, never dreaming of a professional career. I was there maybe six months, when one day I had a call from a Mr. Jno. Drake, teacher of bookkeeping in the B. & S. School. His mission was to inquire if I desired to take up writing in a professional way. To say I was hit hard is putting it very mildly. He said, "Think it over, and if you like, come up to our office and have a chat with the principal." I went, and in less than two hours I was launched on the sea of a professional life, engaged for the first year at a salary of \$300.00.

At that time C. E. Wilbur was in charge of the writing department. He had been there some time, and class confinement had broken him down, so he was anxious to get out as soon as I could break in. After working there three or four months he announced his intention of leaving at once, so that I had to buckle in for all there was in me. The school was very large and you may imagine I had my hands full for an inexperienced penman. I managed, however, to keep at least a neck ahead of any of my students, and I think I gave fair satisfaction. At least no fault was found. I was



MR. A. P. ROOT.

full of snap and good nature, which very likely helped me out. I remained in charge of the writing department for two years, when I resigned and accepted a position in the public schools of Cleveland, Ohio. Supt. of Writing, Elroy Davis, resigned.

I remained in the school continuously till the Fall of 1880, when my health failed. Mr. A. J. Rickoff, then superintendent, held the place open to me for the school year, since he did not desire to change the course I was pursuing unless absolutely needful.

I taught one year for Bryant of Chicago, and the last eight years for the Peirce School of Business, Philadelphia.

In all my experience, from first to last, I never gave practically any attention to the ornamental side of writing, but was content to devote my energies toward what is termed practical writing, and, while I always adhered strictly to a systematic style in my teaching, I freely permitted great departure from it in the students' work. If natural to write a fine back hand, vertical hand, or a hand on any degree of slope (if it was uniform), I encouraged them to do so. The result was that students could be found in my classes writing all sorts of styles so far as the pitch or slant

of letters affect a hand. I always have held and taught that slant in writing was not vital at all, except as to a *uniform pitch of all letters*, whatever degree was easiest for the student to settle upon and hold.

I've told about all there is to say about myself. I never have traveled about at all, or attended conventions, simply because it could not be done without unsettling me for a week or more. My health has always been very poor from a little boy, and I've had to learn fully how to conserve nerve force. When teaching, my mental machinery was schooled and trained to run as if in oil, hence little friction. What I've been and what was accomplished, be it more or less, was mainly the result of my own thought. As I've said, I never had but the twelve lessons mentioned. I've always felt that some one could do better than I. My ideals have been so far above my reach that I never could see the merit in my work that others have so generously accorded me. I recognize one fact, however, that I received the highest salary for some years of any living penman, for the kind of work I did, and I can't believe it would have been paid me unless my services were at least felt to be worthy of it, and yet I never have been able to see myself as others seem to have done. What more can I say? Starting at zero I worked my way up and hope I've been of some benefit in a small way. If there is any feeling of pride respecting my work, it is in the fact of its being a product very largely of my own unaided effort.

I've been urged time and again to speak out and give the younger members of our profession the benefit of my experience, but somehow I've never gotten to it. I will give you the credit of calling out more than I've ever said to any one else. If you see in it a little to commend or even condemn, it will not hurt me either way. Use it or not just as interest (your own) may suggest. Not how much, but how well, has always been my aim.

Wishing you abundant success, and with a most friendly feeling I remain

Fraternally,

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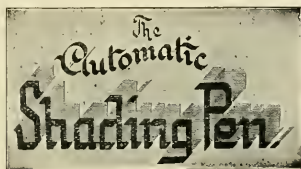
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Miss Nina P. Hudson

Whose portrait, signature and letter appear herewith, was born in Providence, R. I., in 1881. She received her education in her native city, St. Johnsbury, Vt., and South Framingham, Mass. At the age of seventeen she graduated with honors from the latter named institution. The following year was spent in traveling through the west and California, and upon her return she entered the commercial department of St. Johnsbury Academy under the direction of Mr. A. H. Barbour, for whom she has a high opinion, both as a man and as an instructor. Completing the work in much less than the usual time, she then took up Gregg shorthand. In 1901 she had charge of the Commercial Department, of Craftsbury Academy, N. Craftsbury, Vt. In 1902 she attended the Zanerian, and while there accepted her present position with the New Britain Conn., Commercial College.

Miss Hudson is a young lady whose education is well rounded, having completed work in English, business, shorthand, penmanship and art. She is therefore a young lady of many talents. She is one of the most skilled lady penmen in the country. In fact, she has demonstrated that women can learn to write quite as practically as men.

Accomplished as she is professionally, she is no less accomplished socially, being a young lady whose social and moral qualities are far above the average.

The readers of the BUSINESS EDUCATOR, especially students of writing, will be pleased to learn that Miss Hudson is preparing a series of lessons in "Practical Business Writing," which will appear ere long in our columns. This will be the first extensive series of lessons ever given by a lady, in a penman's paper. We believe we have a pleasant surprise in store for the profession. Miss Hudson is doing the subject justice, and is bringing to it some new thoughts out of the beaten path.



"Life and Labors of Sir Isaac Pitman," as told and illustrated by Benn Pitman, published by Benn Pitman, Photographic Institute, Cincinnati, Ohio. Extra silk cloth, 7 1/2 inches, 200 pages, price \$3.00 net, post-paid.

The book above mentioned is not only a credit to Sir Isaac Pitman, the inventor of Pitman's shorthand, but it is a credit to the author, and to the bookmakers' art. Benn Pitman is not only a shorthand author, but an artist as well, and a man not without poetic impulse. The book is one of the most instructive and intensely interesting publications of the kind we have ever read. Sir Isaac Pitman was a man of strong convictions, and followed them with a tenacity of purpose seldom equalled.

Persons interested in the history of shorthand, phonetic spelling, etc., etc., have in this book a rare treat.

"Gregg Shorthand Dictionary," by John Robert Gregg, published by the Gregg Publishing Co., Chicago, Ill., price \$1.00, is one of the neatest, most convenient and artistic things of the kind we have seen for many a day. It is vest pocket size, 3 1/2 inches, covered with flexible leather, printed on tough linen paper, containing 146 pages. The short-

ness
Columbus O
Gentlemen:

In response to your request to furnish a series of lessons in business penmanship for your Educator I would say that it gives me great pleasure to accept your invitation

Yours truly
Nina P. Hudson



Nina P. Hudson

hand words were photoengraved from writing done by Miss Pearl A. Power under the direction of the author.

"Rip Van Winkle," printed in the easy reporting style of phonography by Benn Pitman and Jerome B. Howard, published by the Photographic Institute Co., Cincinnati, Ohio, price twenty-five cents, containing twenty-two pages. This and similar books are intended for shorthand pupils who are not accustomed to taking as long naps as old Rip had been given credit for, they are for wide awake people.

"The Natural System of Penmanship. Dedicated to the Public Schools and the Youth of America." By O. A. Hoffman. Published by Hoffman Metropolitan Publishing Co., 43 Metropolitan Block, Milwaukee, Wis.

"A new system of Penmanship is placed before the American people. This is a work of about 90 pages, size 7 1/2 x 10 1/4, printed on heavy enamel paper. The script cuts are products of the skill of the most accurate and finest business penmen. The title-page consists of a most elegant half-tone, showing the statue of Liberty to the left, and the statue of Light to the right; the lettering is of a very superior order and consists of the following words: 'The Natural System of Penmanship. Dedicated to the Public Schools and the Youth of America.' Within this enclosure is an eagle design upholding a banner on which appears the word 'Hoffman.'

"One of the features of the system is the fact that the principles contain little or no shading. The capital stem is finished with a period pointing downward, and the reversed stem ends with a blunt shade. This is the outgrowth of experience in business college work, and is really the college course, settled after many years of research for the best methods of obtaining results, and has become a fixed course after having reached perfection in the school-room. There are many new ideas introduced in this system which are not to be found in the compendiums issued by the present-day penmen. It varies distinctly from all other systems or methods of penmanship that have thus far been put upon the market as far as systematic arrangement is concerned. The criticism which can be almost universally applied to works of this kind is that they are a mere conglomeration of exercises, which seem to follow no special system or plan.

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FUNDS AND THEIR USES. F. A. CLEVELAND, WHARTON SCHOOL OF FINANCE. PUBLISHED BY D. APPLETON & CO.

The author groups his exceedingly interesting material around these three central ideas: (1) What Are Funds? (2) How Funds Are Obtained. (3) The Institutions and the Agencies Employed in Funding Operations, to each of which several chapters are given.

Under the first general heading, are three chapters discussing Money Funds, Credit Funds, and Instruments Used in Transferring Credit Funds. As an example of the very practical character of the treatment of the subject, How Funds Are Obtained, we may give here a few of the side heads of the chapter on Sales of Long-Time Paper, in which the various kinds of mortgages, corporate bonds, certificates, etc., are clearly explained and profusely illustrated. Real Estate Bonds, General Mortgage Bonds, Consolidated Mortgage Bonds, Divisional Bonds, Collateral Trust Bonds, Car Trust Bonds, Debenture Bonds of Financial Companies, Railroad Debenture Bonds, Income Bonds, etc. Thousands of people read these terms on the financial pages of their dailies, but have no idea of their meaning. We fear, too, that not a few teachers of Commercial

Law, Commercial Arithmetic, and "Business Practice" would find it difficult to give a clear explanation of these terms.

The third part of the book, "The Institutions and Agencies Employed in Funding Operations," is devoted to setting forth, in succinct form, the principal features of the United States Treasury, The Savings Bank, The Building Loan Association, The Commercial Bank, The Trust Company, The Broker and the Brokers' Board, and The Insurance Company.

In short, this is a book that should be read and studied by every commercial teacher, all advanced commercial students, and general readers.

"Twentieth Century Cover Designs," published by Briggs Bros., Plymouth, Mass., price \$5 net, is a book of unusual work and merit. It is of value alike to the printer, publisher, advertiser and illustrator. No artist who is interested in commercial art can well afford to be without this timely publication. It contains examples from the finest artists in the world, as well as critical and instructive articles from leading authorities upon the subject treated. A collection of cover designs from various publications covering such a range of subjects, and of such a widely different character that the attractiveness and value cannot well be measured in dollars and cents. For further information see the advertisement herewith, or send 10 cents to the publishers for a portfolio prospectus containing a selection of cover plates 9x12 inches in size, and other attractive printing.

"The Pedagogy of Commercial Branching," an address delivered by J. A. Lyons, at Peoria, Ill., July 8th, 1902, published by and distributed with the compliments of Powers and Lyons, Chicago, Ill. This little book of thirty-two pages is chock-full of the kind of information that the average commercial teacher is in need of. We know not whom to compliment most, the author or the cause of commercial education, as the book is a credit to both.

Those desiring positions to teach Commercial branches will find it to their interest to correspond with the Central Teachers' Agency of this city. The managers, Messrs. Adams & Rogers, are practical Business College men, prompt and reliable in all their dealings, and have been very successful in placing Commercial teachers in good positions.

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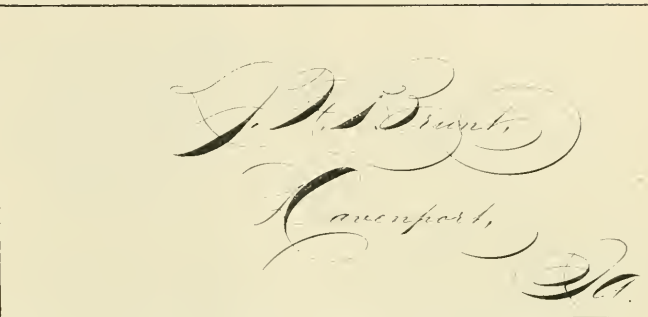
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In Memoriam.

Professor William J. White, of Duff's Commercial College of Pittsburgh Pa., one of the best known business educators, died at his residence in that city, on Nov. 6, 1902.

Graduating at the College in 1879, he soon thereafter became assistant teacher of Bookkeeping and Penmanship therein, and subsequently became its Secretary and Business Manager. He was well known among the business men of Pittsburgh, many of whom had been graduated under his instructions. Prof. White was born at Wilkesburg, Nov. 19, 1855; but while in youth was taken by his parents to Columbiana County, Ohio. In Oct., 1882, he was married to Jennie E. Gamble, who, with two sons, George and Robert, and one daughter, Gladys, survive him. He was a member of Trinity Protestant Episcopal church, and at one time a vestryman in St. James Protestant Episcopal church. He was a member of Pittsburg Lodge No. 484, F. & A. M.

Professor White was a man above reproach in all walks of life. Of Scotch-Irish ancestors, he possessed in a marked degree the characteristics of his race. He was singularly loyal to his convictions and to his friends. He was honest in all things, beyond question; devoted to his profession, to his home, to his family, and to everything that was clean and inspiring in social life. He was industrious and ambitious, and a growing man in his chosen profession. He was a man of real and unpretentious piety, and a constant reader of his Bible. He loved his fellow men and had charity—the charity of an open hand, as many who mourn his loss will testify.

His attainments as a teacher were of a

W. J. WHITE.

superior order and covered a wide field. He was an excellent penman, and in certain lines unequalled. His skill as a rapid calculator and his knowledge of accounts were such as would accrue to a man of ability by twenty-three years experience. Aside from his accomplishments as a teacher, he had executive ability of high order. Altogether, his life was a useful one, and his death a subject of regret.

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Number Eighteen

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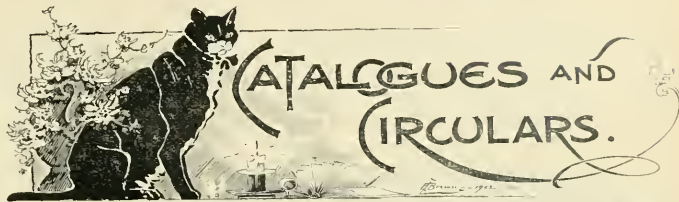
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The heavy stroke of *D* is the capital stem. Extend the loop well to the left and make the hair line graceful and smooth. Slant the oval more than the main slant and shade the down stroke of it.

I is another capital stem letter. Make the stem first. Finish it with a dot. Make the light line downward with a delicate shade.

The stem of *J* needs a good bit of compound curve. Swell the shade to the middle. Make the hair lines downward.

Care and perseverance are two qualities you need to possess. They are the keys that unlock the difficult phases of script writing as well as all other things in life.

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Isaac Pitman & Sons, the well-known Shorthand and Educational Publishers, 33 Union Square, New York, being compelled to seek more extended quarters owing to their greatly increased business during the last few years, will remove on or about February 1st, to the newly erected Bank of the Metropolis Building, 31 Union Square, Northwest Corner of 16th Street. Their new premises will be very pleasantly located, and will afford about three times the space previously occupied.



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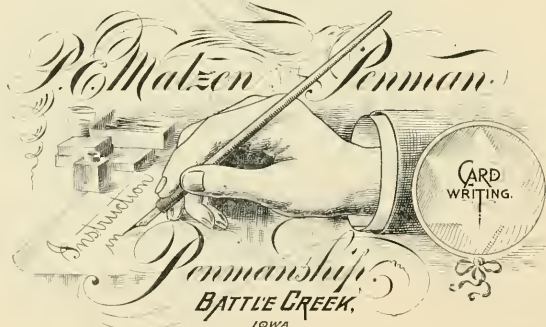
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Publications Received

Advertising Literature has been received from the following: Danville, Ill., Business College; Carlisle, Pa., Commercial College; Brown's Terre Haute, Ind., Business College; Anderson, Ind., Business School; Brazil, Ind., Business University; Elliott Commercial Schools, Wheeling, W. Va.; Woonssocket, R. I., Business University; South Bend, Ind., Commercial College; Warren, Pa., High School; Leamington, Ont., Business College; Kokomo, Ind., Business University; Racine, Wis., Business College and School of Shorthand and Typewriting; Aaker's Business College, Fargo, N. Dak.; Tampa, Fla., Business College; Kasmussen Practical Business School, St. Paul, Minn.; Southwestern Business University, Oklahoma City, Okla.; Wolf's Business College, Hagerstown, Md.

The catalogue of the College of Commerce, Kenosha, Wis., with the exception of the binding, is a very creditable production. The school recently moved in its own substantially built brick building, which alone would indicate a prosperous condition. We have heard good reports of this institution heretofore, and the catalogue bears out the impressions received. We notice also an illustration of the Gilbert M. Simmons Library of that city, which is certainly a splendidly built, beautifully designed piece of architecture, and we compliment the city upon its possession, and the good sense of Mr. O. L. Trenary, Principal of the school in question, for having given it space in his catalogue, with interior views of the same.

The Phonographic Magazine of Cincinnati, O., is a welcome visitor at our office. How any one who is interested in shorthand teaching can get along without this publication we are at a loss to know, and judging from what we have heard from its subscription list, we presume there are not many who are not regular readers of the same.

Keller's Business College, Lewisburg, Pa., puts out a creditable catalogue covered in violet, with embossed title in silver.

Stone's Pen and Business Educator, published in the interests of practical education by Rev. N. R. Stone of McKinney, Texas, Business College, is a new claimant for public favor in the form of a penman's paper and business college advertiser. Mr. Stone's efforts no doubt merit success, but the character of penmanship presented hardly such as to merit a very generous support from professional penmen.

J. W. Warr, of Moline, Ill., keeps up a merry but strenuous warfare against poor printing by sending out up-to-date business college and business education literature. From the numerous journals, catalogues, circulars, etc., etc., with Warr's individuality impressed upon them, received at this office, we are led to believe that Moline is turning out a vast amount of good printing.

From a line of high-grade college journals received from time to time at this office we learn that Mr. C. C. Cring, of the South Bend, Ind., University, has established schools in Brazil, Kokomo and Logansport, Ind., all of which appear to be in a prosperous condition.

The tenth annual catalogue of the Hillier Institute, of Hartford, Conn., Young Men's Christian Association is worth looking into.

W. A. Thompson, of Pontiac, Mich., favored us with another new circular describing his mail course in raised lettering. Mr. Thompson understands his subject from a to z, and is doing a profitable good business in consequence of such ability.

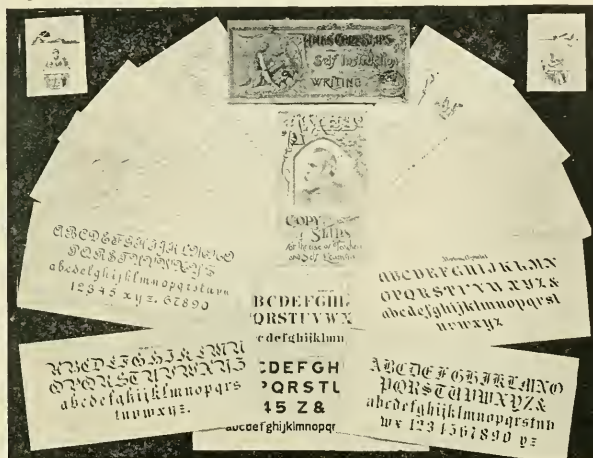
The Elliott Commercial Schools of Wheeling, Charleston, Fairmont and Clarksburg, W. Va., is sending out a very creditable catalogue of forty-eight pages. We have known Mr. Elliott for some years, and have been very favorably impressed with him as a man, and as a school organizer, believing that he is doing better work than many who are in the school organizing business. The catalogue indicates prosperity.

Isaac Pitman & Sons are mailing to their friends and customers a very attractive little booklet entitled, "Reasons Why." This enterprising firm has recently attracted unusual attention among shorthand teachers because of its success in obtaining the introduction of its books for use in the new New York High School of Commerce.

Four Magnificent Offers.

This advertisement should interest every journal reader. The offers are genuine bargains. The price asked is but the cost of mailing. When the limited supply we have on hand is exhausted none of these books can be had at any price. If you are interested send your order to-day.

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C. E. DONER, 203 Broadway, New York.

Banks Business College, Philadelphia, is sending out a handsome catalogue, with half-tones in a soft brown tint. They advertise 1,400 pupils last year, with accommodations for 1,000 at a single session, and \$12,000 worth of typewriters. We are reproducing some views on other pages.

Probably the most readable folder received recently, came from the four C's, Des Moines. It is called "Iowa at Washington," and besides half-tones of the famous Iowans who occupy the seats of the mighty in the National Capitol, it gives a very interesting synopsis of an address given to the students of the four C's a short time ago, by Senator J. P. Dolliver, who spoke on, "Success in Life." This splendid young school has a daily attendance of more than 400 of Iowa's best young people.

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COLORING CARDS
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**Lessons in
Off-Hand Flourishing.**

BY

W. E. Zaner

BROOKLYN, N. Y., 357 FULTON ST.

Number Four.

The design given this time is to represent a "Bird in a nest." It may be necessary to name it, as I have seen many who did not know what it was meant for. Some would take the whole thing for a bird, and others for a floral design, while after careful study another would see what it was.

Now in flourishing, it is not supposed to get very close to nature, but we can express grace, harmony, proportion, symmetry and other artistic qualities. If one will study some of the antique styles of ornament, the acanthus leaf in particular, he will perceive the same ideas that should be carried out in flourishing—that design and arrangement are the basis. All these forms in the acanthus scrolls are of course conventionalized, and are just about as far from the natural leaf, which suggested them, as some of the flourished designs are unlike the natural objects from which they were taken. But the same principles apply in both; the first and most important perhaps, is design, for no matter how skillful and clever your execution may be, nothing can be very pleasing in general effect unless there is some design for a foundation. When you get a good conception of a design, see what skill and artistic finish you can give it. The one herewith is an excellent one for practice in harmony of curves. That it is extremely difficult no one will deny who has tried it many times. So many separate strokes are necessary that one is apt to make a mess before it is finished. The most difficult part seems to be the nest. In this, great freedom and precision of movement are necessary. To make all the strokes round, full and graceful, blending together in a harmonious manner, certainly requires a great deal of practice. After striking out the bird, make

the main stroke of the nest as a general outline, then the inside strokes are made, the same for the upper part of the nest, which forms a complete oval. Now comes the most difficult part—to swing off the bold outside curves and have them free, easy and shapely. After this, the minor strokes and ornamenting are looked after, but be careful not to do too much. Nothing is easier than to overdo. It is not the number of intricate shades and hair lines, but arrangement that tells. It is always better to do too little than too much. A good rule to follow in flourishing, as in any artistic work, is not to put on any extra touches unless you feel *sure* they will be an improvement.

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SHORTHAND,**

etc., taught successfully BY MAIL during your spare hours. Pay \$10 for tuition, books, etc., **AFTER POSITION** that pays \$10 or more per week is **SECURED.** Better than personal instruction at half the business colleges. Best. Prices and strong testimonials, in our 98-page "Booklet B," sent free. Address Cor. Department, **DRAGHON'S P. BUSINESS COLLEGE,** BOX E. E. 3. Nashville, Tenn., U. S. A.





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PLYMOUTH
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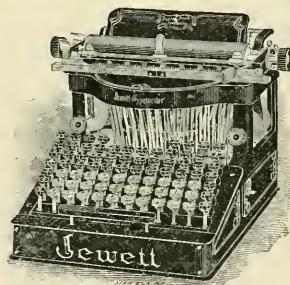
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The most interesting and complete work ever published on this subject. Send for circular. Questioned writing examined and testimony given based on an experience of 1200 litigated cases, of which over fifty are explained and illustrated, including the Fair and Davis will contests and the Botkin and Molineux murder trials.

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The Jewett Typewriter



Best machine made for general all-round work, and combines in its advanced ideas, DURABILITY, SPEED, BEAUTIFUL WORK.

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has for sale a receipt for making an **INDELLIBLE INK** that will withstand the test of soaking in water and alcohol, then exposed without protection to the action of the weather and the sun's rays for six months without fading or spreading on the paper.

He also sells an **INK POWDER**, a package of which will make $\frac{1}{2}$ pint of best jet black ink that is unequalled for practice work, or it may be engraved.

Order and be Convinced.

Price of receipt 15 cents
Price of ink, per package 15 cents
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**Lessons in
Show-Card Marking
and Painting, and
Automatic Lettering**

BY
W. A. THOMPSON,
PONTIAC, MICHIGAN

Number Five

Study and practice on the construction of letters given in the first line of above illustration, and review work on Number Four before commencing on alphabet.

For a quick mastery of any style of lettering it is necessary to get familiar with the component parts and the order in which they make up a complete letter. Practice carefully on 1 stroke and ovals of *O*. Always hold pen so that the blades will retain the same slant. Study proportion, spacing and freedom of movement. When lettering lift the pen after stopping—not while in motion.

It is not all study, nor all practice that wins in show card lettering, but a combination of both.

Be sure you understand the proper method for best results.

That the pen, arms and paper or cardboard are in proper position.

That the pen contains enough ink—not too much.

That the entire point of pen rests full width upon practice paper.

That the pressure of pen is just enough to secure a full and even stroke.



S. B. FAHNESTOCK, PRESIDENT, KANSAS
STATE FEDERATION OF COMMERCIAL
TEACHERS, 1902.

The Salina Convention.

At the Second Annual Session of the State Federation of Commercial Teachers at Salina, Kansas, Nov. 28-29, 1902, much enthusiasm was manifested and a number of excellent papers read.

Ideas were introduced which caused much comment, and many interesting arguments followed. Among the important subjects treated was that of State Supervision. Upon this point there was some diversity of opinion, whether it was best to help the individual by giving him a business training and building, as it were, a house upon a trestle, or to require the applicant to lay a foundation by acquiring a good English Education before allowing him to enter the business career. The argument was largely

in favor of the latter. That is, to grade our schools, grade our teachers and know that they are prepared to teach business as it should be taught, and then grade our scholars by requiring them to take a Preparatory Commercial Course, or to prove themselves eligible by passing a prescribed examination in the ordinary English Branches. Another important question was, how to best prepare our shorthand students for their important duties. It was agreed that the applicant aspiring to high ideals in this profession should in his early work treat the subject of shorthand as secondary, keeping it in the background, as it were, until the other more important things are mastered, such as spelling, punctuation, composition, commercial law, commercial geography, political economy, civil government, etc. It was also unanimously argued and agreed that each individual should become very proficient with the pen, using a strictly muscular movement, and that he should be required to join the regular class in business writing and practice daily.

The Typewriter Subject was handled very skillfully by the representative for the Remington Typewriter Company, Mr. Reppert. It was argued and unanimously decided that more typewriters should be placed in our shorthand schools, and a competent instructor be put in charge and much more attention given to this important subject, touch typewriting being the only practical method. In both shorthand and typewriting, speed was not kept in the background, and accuracy predominated in all cases.

The election of officers resulted as follows: President, E. O. Allen, Abeline, Kan.; Vice-President, Geo. E. Eberhardt, Lindsay, Kan.; Secretary, F. A. Hiberger, Wichita, Kan.; Treasurer, J. C. Olson, Parsons, Kan.

The association adjourned to meet November, 1903, in the rooms of the Wichita Commercial College, Wichita, Kansas.

J. C. OLSON,
Chairman Press Com.

WANTED A teacher of penmanship who can assist in the commercial department. Address.

BRYANT & STRATTON COLLEGE,
ST. LOUIS, MO.

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L. B. Camon



J. H. Carver



G. P. Downe

HIGH GRADE SIGNATURES BY MR. C. C. CANAN, DUKE CENTER, PA.

The Stenographers Protest

(Continued from Page 24.)

looked in vain for a place that would pay \$25 a week; and he is about ready to conclude that there are no such places. Another writes that he has been obliged to render "unprofessional" service, such as sweeping the office, in addition to taking dictation, in order to obtain \$18 a week. And so runs the tale, drifting from bad to worse, until one who signs himself "An Old Timer" says flatly that "learning stenography and typewriting is simply a waste of time," that salaries of \$25 and \$30 per week for amanuenses do not exist, and that people who say otherwise "lie and they know it."

A GULF BETWEEN AMANUENSES AND REPORTERS.

How are our friends who pursue the "winged art" to be reconciled, assuming that reconciliation is possible? First, let it be understood that this cry of distress comes from office stenographers—those whose duties are usually confined to taking letters from dictation and transcribing them on a typewriter—as distinguished from general stenographers; that is, verbatim reporters who are capable of reporting a speech or a case in court. The gulf between the two classes is wide and deep. The average office amanuensis could no more record the *ipsissima verba* of *BOURKE COCKRAN* in an impassioned fling at "imperialism," or that of *DEWEY* when telling a funny story, than he could swim across the Atlantic Ocean; and if he attempted to report them, he would be apt to fail as woefully as did a young and enterprising scribe some years ago who sought to keep pace with a member

of Congress in whose speech appeared this quotation: "*Amicus PLATO, amicus SOCRATES, sed nullis unica veritas.*" His report read: "I may cuss PLATO, I may cuss SOCRATES! said Major VERITAS."

STILL ROOM AT THE TOP.

Is it true that the field for good office stenographers—incompetents are not worth considering here—is overcrowded, and that, in consequence, those who hold places are underpaid? According to the statements of men whose business it is to find such clerks for employers in New York, it is not true. These intermediaries inform us that a stenographer's pay is usually commensurate with his skill; that if he is worth \$25 a week, he will get it; and that if he is worth more and doesn't receive more where he is, he can get it elsewhere. Of course, a great deal of perseverance on his part is often-times needed. It is undoubtedly a fact, nevertheless, that some employers, owing to their lack of experience with amanuenses of both sorts, the good and bad, frequently undervalue the services of the good. But sooner or later they discover their error.

Do employers demand too much of stenographers? We never have heard of any uniform rule whereby the duties of an office stenographer were fixed or determined. We should hate to think that any conscientious employer would ask his shorthand assistant to do, in addition to his note-taking, what the late *BILL NYE* claimed to have done for his boss, namely, "wash the windows, mop the floor and rejuvenate the cuspidors." And it is improbable that any such duties are exacted.

MACHINE-LIKE STENOGRAPHERS.

We fear it is the same old story of a lack

of energy or of adaptability on the part of the kickers themselves. As one correspondent has put it, a great many of the complaining wordcatchers render a purely automatic service; in other words, they are "machine" stenographers, who seem to think that all depends upon their ability to make "pot hooks" while somebody else talks. They lose sight of the fact that the only thing that their employer values is the finished product. He cares nothing whatever for the queer-looking hooks and quirks in the stenographer's notebook. The evidence that there is "room at the top" for really able office stenographers is overwhelming.

We advise our stenographic friends who have been good enough to favor us with their view of the situation to persevere and be patient. As to their professional skill we can't say, but no stenographers were ever found to be too expert. Those having the swift art at their finger ends, together with a good knowledge of the English language, need not worry about poor pay as the result of an over production of alleged stenographers from short-term schools. —[Editorial in The New York Sun.]

YOUNG MAN

Would you like to learn to write, and how to make money out of your writing? If you are in earnest I can help you. Send stamp for specimen and particulars. No postals. I mean business.

J. S. LILLY, PENMAN, LILE, W. VA.

New Book on Penmanship

By **C. P. ZANER.**

Unquestionably the greatest penmanship publication of modern days. Representing the author's marvelous dexterity and versatility, as well as the highest skill of the other master-penmen of our time. A gem of the book-maker's art.

This new work entitled "Zanerian Script Alphabets," is the largest, most beautiful, valuable and instructive book on penmanship that has been issued for many years, and is an epoch-making publication. It contains the greatest variety of styles of script ever presented in a publication, upwards of thirty distinct styles being given, with instructive, critical text accompanying each. The styles range from the simplest and plainest, to the most elaborate and intricate ever executed. The plan of the book is to present on one page an entire alphabet including small letters, figures and capitals, with instructive, to-the-point text on the opposite page. Following a large number of such plates are numerous forms, such as paragraphs, notes and full-page letters, showing the application of each particular style, or the appropriate use of it. In other words, it first presents the style, with complete and explicit instruction how to acquire it, and then gives the application of the style in actual uses in letter-writing, accounting, signature and specimen work.



Most of the work in this book is from the pen of Zaner. The other masters who have also contributed to this valuable publication are:

Lyman P. Spencer,
H. W. Flickinger,
A. P. Root,
L. Madarasz,
F. B. Courtney,
A. D. Taylor,
E. C. Mills,
C. E. Doner,
C. C. Canan,
E. W. Bloser,
and others.

A letter written by A. D. Taylor a short time before he died, is presented facsimile, and is alone worth more than the price of the book, as it is one of the finest, if not the finest, ever written by mortal hand. It is an inspiration and a treasure to all lovers of the beautiful in penmanship.

A set of Mr. Taylor's finest ornamental capitals are also presented, and like his letter, appear in a penmanship publication for the first time.

For skillfulness in execution, originality, modernness, variety, and conciseness of each style, this work stands alone —

A VERITABLE ENCYCLOPEDIA OF PENMANSHIP

—to be turned to for instruction by the learner, for inspiration by the amateur, and for resourcefulness by the professional.

The book contains 116 pages, 9 x 12 inches, is luxuriously bound in art linen and printed on the finest plate paper. The printing was done by a new kind of ink, giving the writing the closest possible appearance of actual pen and ink work, and some of the plates were engraved by a new process as applied to script. Nothing has been too good or too expensive for this book. Less expensive and far less valuable books have usually sold at \$5.00, but this one sells at one-half price, \$2.50, prepaid.

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 TRADE, COMMERCE, FINANCE
 ALL THE COMMERCIAL BRANCHES—
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IRON CITY COLLEGE,
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OF DIPLOMAS, DESIGNING AND ENGROSSING, Now Ready— Send for It.

We have the finest assortment of diplomas for business and shorthand schools ever published—all new. Catalogues Illustrated, Resolutions Engrossed, etc. Correspondence solicited.

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First school in any city ordering a large number will be given the exclusive right to use this attractive and effective advertiser. This new poster has been out but a short time, and already many of the most progressive school men have placed their orders. They know that beautiful script charms all classes; that especially young men and women will stop—read it—think it over—when they would not give the ordinary poster a second glance.

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You should have the benefit of this business-bringing, inexpensive advertising.

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in using the pen ♣ That often means a raise in salary ♣ You can do this by practicing from MILL'S LESSONS BY MAIL ♣ ♣ ♣ Spare time only required ♣ If you are looking for The Best in instruction and experienced criticism markin's you should write at once ♣ Full information for a stamp ♣ E. C. Mills, 195 Grand Ave., Rochester, N. Y.

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THE CREAM CITY FEDERATION NUMBER.

FEBRUARY 1903



The
BUSINESS
EDUCATOR

PUBLISHED BY
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COLUMBUS, OHIO

VOL. VIII. NO. VI. \$1.00 A YEAR 10c A COPY

LIVINGSTON, 03

They Made It Unanimous.

The adoption of a text on Commercial Law in the high schools of Cleveland, Ohio, was up recently.

Lyons' Commercial Law

was submitted and received the written endorsement of:

EVERY SPECIAL TEACHER OF THE SUBJECT,
EACH OF THE FIVE HEADS OF THE COMMERCIAL DEPARTMENTS,
EACH OF THE FIVE PRINCIPALS, and lastly,
OF THE SUPERINTENDENT.

They were unanimous in the opinion that it covered the required ground in a more satisfactory manner than any other book submitted. Those who have taught the book are unanimous in regarding it as the most teachable text of its kind on the market.

Neither is this the only book on our list that should interest you. Among the many others we would name:

Modern Business Speller.

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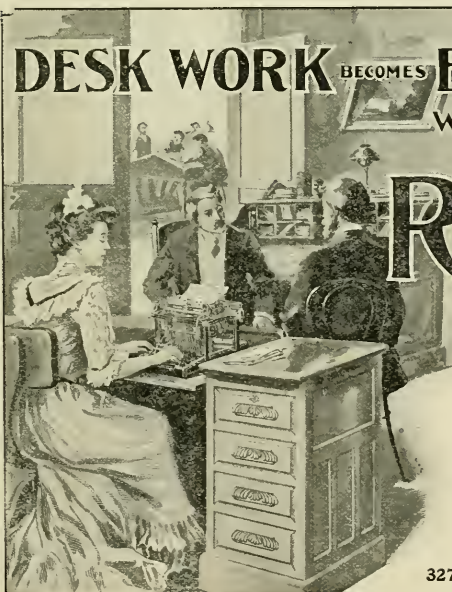
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The Business Educator

W. LE ROY BROWN

VOL. VIII. No. 6.

COLUMBUS, O., FEBRUARY, 1903.

WHOLE No. 51.

The Milwaukee Convention

National Federation of Commercial Teachers

The Elections

President, J. W. WARR, Moline, Ill.
Vice President, U. S. FRYE, Chicago.
Secretary, J. C. WALKER, Danville, Ill.
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Sec., E. O. FOLSOM, Milwaukee.

Private Commercial School Managers' Association

Pres., ENOS SPENCER, Louisville, Ky.
Vice Pres., C. J. SMITH, Pittsburg.
Sec.-Treas., GEO. P. LORD, Salem, Mass.

Next Meeting Place

The Bartlett Commercial School, Cincinnati.

The Convention of 1902 was a successful one; the meetings in all the Associations were well attended; discussions were lively but good-natured. Probably more practical work was done than at any previous convention of this important organization. The Spencerian had not fully recovered from the effect of the disastrous fire that visited the building last spring, but the genial host was so gracious and hospitable that no one was conscious of serious inconvenience. As usual, all sessions were opened late, but the sunny-tempered president of the Federation helped to keep everybody happy. Mr. Lyons made an ideal presiding officer.

The Saturday sessions of the Private Commercial School Managers' Association were unexpectedly well attended, and while a good deal of wrangling took place, a start was made that is undoubtedly the promise of greater things to be in the application of modern business principles to the conduct of business schools. The business meeting on Tuesday was a lively and somewhat protracted one, but the results were apparently satisfactory to the large

majority of those who have the good of the Federation at heart, and are willing to work for its interests rather than for personal advantage.

Let us all look forward with pleasure to the next holiday meeting at the Bartlett Commercial College, one of the pioneer schools of this country. And let us all unite to help J. W. Warr, our true-hearted, high-minded president, make the 1903 meeting eclipse all others.

The General Meetings

About one hundred and fifty persons assembled in the Spencerian Business College about 10:30 o'clock, Monday morning, December 29, to listen to the welcoming address of Mayor Rose, of Milwaukee; but the Mayor was absent, so Robert C. Spencer, in his happiest vein, cordially welcomed his guests to the Cream City and to the Spencerian. A. S. Parish, of Grand Rapids, was to have responded to the welcoming address, but he was unable, on account of sickness, to be present, and A. N. Palmer kindly consented to step into the breach. After these formalities were out of the way, President Lyons read his address, which contained many worthy recommendations, among which was none better than that in regard to lengthening and improving the courses of study in our commercial schools. Mr. Lyons was practical in what he said, for his suggestions are being put into practice in the Metropolitan Business College, of Chicago, of which he is the Vice-President. When this address appears in full, it should be read with care by every commercial school teacher and proprietor.

ROBERT C. SPENCER,
The Generous Host of the Federation

J. A. LYONS, CHICAGO,
President Federation 1902.

J. W. WARR, MOLINE,
President Federation 1903.





J. C. KENNEDY, SALEM, MASS.



A. C. VAN SANT, OMAHA.



E. W. SPENCER, MILWAUKEE.

Monday evening, about eight o'clock, quite as many teachers again assembled at the Spencerian to discuss the subject of English. This was to have been a joint session of the Commercial and Shorthand Teachers' Associations, but the Penmanship Teachers hurried off their evening program during the afternoon, and so practically the full membership took part in this interesting meeting, over which A. C. Van Sant, of Omaha, presided very acceptably.

The ball was set rolling by B. F. Williams, the manager of the Commercial Text Book Company, of Des Moines, who read a thoughtful and practical paper on "What Place Should English Grammar Occupy in the Commercial School Curriculum?" A red hot discussion began at once and continued without cessation until adjournment, about 9:30 o'clock. G. W. Brown, Geo. P. Lord, Wm. Leuders, C. T. Platt, J. A. Hiner, C. C. Marshall, T. J. Allen, a lady representative of the Gregg School of Chicago, and others, were active participants in the oral exercise. One of the most enjoyable incidents of the evening was a spirited tilt between G. W. Brown and the Chicago lady just mentioned. Brother Brown is a terror to the uninitiated, breaking forth into song on the slightest provocation, and using his tornado-like style of speech and his power of ready retort to crush his opponent without mercy. But the lady from Gregg's so completely took

the starch out of the veteran debater that the crowd applauded her to the echo. Many interesting points were brought out, but the substance of it all was, that English was very much needed, but we do not know exactly what we want and should not know how to get the students to take it if we did.

Tuesday afternoon, at about 2:30 o'clock, all of the Associations met to take part in the business meeting and watch the other fellows elect the officers of the Federation. Through the failure of the Secretary to make any minutes of the general meetings at Detroit two years ago, the amendment to the Constitution adopted there, making it possible to have nominations and elections participated in by everybody, was not recorded, and through some hocus-pocus arrangement this serious omission was sanctioned at St. Louis one year ago. As a result the same old wheel-within-a-wheel scheme was followed in the Milwaukee general election. That is, an "electoral college," made up of the president, vice-president, secretary, and three executive committeemen of each constituent body, (six from each of the four Associations of the Federation), nominates and elects the officers of the Federation. The members of the various Associations sit and look on as spectators, but their part in the sport ceases there—unless, indeed, they have taken a hand with an

ulterior purpose in view, in the elections in the various sections, where these "electors" were chosen. Theoretically, the plan is a good one, for it gives equal representation to each of the Associations, in the make-up of the general body. The Penmanship Rhode Island has as much influence as the Shorthand New York; but many members would prefer the more democratic plan of an election in open meeting, with a vote for each one. The election was disastrous to the two-year-old machine, but it was overwhelmingly popular.

When it came to choosing a meeting-place, there was a distinct change in the atmosphere, because here was something in which each one could take part. Some motions that were made in a spirit of fun resulted in a parliamentary knot, which President Lyons very affectively cut, and in comparatively a short time Cincinnati was chosen for the next meeting, Cleveland being the only other aspirant for the honor that was in the race at all, although invitations were received from Quincy, Little Rock, Chicago, and Niagara Falls. C. M. Bartlett showed himself a skillful and persistent fighter, and he was ably seconded in his efforts by D. D. Mueller, his efficient principal.

After the business meeting, the regular program was taken up.

L. L. Williams, who was to have read a paper on "The Early History of Education in America," was absent. We

J. C. WALKER, DANVILLE, ILL.



D. D. MUELLER, CINCINNATI.



C. A. FAUST, CHICAGO.



hope to publish his interesting paper in a future number.

Horace M. Battin, State Auditor of the Standard Oil Company for Wisconsin, read a very able paper on "Office Organization and Methods of a Large Business." In the masterful style of the company he represents, Mr. Battin set forth the modern requirements for successful accounting. And, incidentally, he made it quite clear that most of the business schools of the country are teaching only the most primary part of the subject of accounting. As coming from a representative business man of the modern type, the following is one of the best things in his excellent paper:

"One of the essentials in a business career is a good general education, and those who take up a commercial course before having successfully mastered at least the grammar grades in the common school, or some other school of equal grade, make a lasting mistake. The commercial school should be the finishing, not the preparatory school. It is not my purpose to criticize, but permit me to suggest that any commercial school or college that will admit pupils who have not a good general education, perpetrate a wrong upon themselves, the pupil, and the business community. It is, or should be, your purpose to equip young men for business to be of use to themselves and their employers, but I am sorry to say, from my observation, that this is frequently not done, partly because not all young men who try can become good accountants, any more than they could become proficient singers without voices, and partly because they have not the correct foundation of a common school education on which to build."

H. M. Rowe, of Baltimore, followed Mr. Battin with a very thoughtful and carefully prepared paper on "The Benefits of Universal Organization Among Commercial Schools." It would be unfair to the hard-working and able author of this paper to attempt to epitomize here the valuable address that he read. We shall hope to give it to our readers in full in an early number. It will be found very suggestive.

The session Wednesday afternoon in conjunction with the Wisconsin State Teachers' Association, was not as well attended as it should have been, because many of the commercial teachers had to leave the city during Wednesday forenoon. The program carried out, however, was one of great interest. Prof. J. C. Monaghan, of the University of Wisconsin, was the star of the afternoon, although Robert C. Spencer, of Milwaukee, was to with close attention, and Prof.

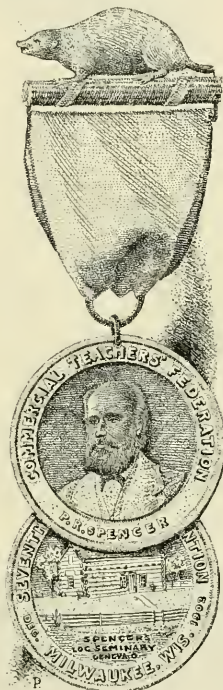
C. E. McLenigan, of the West Side High School, Milwaukee, spoke with emphasis of the invaluable part that the high school plays in correct commercial training. It is a matter of regret that every commercial teacher who attended the convention was not permitted to remain for this profitable session.

The Banquet

At about ten o'clock Tuesday night a hungry crowd of pedagogues suddenly resolved to quit all appearance of polite indifference as to the desire for food, and so, without waiting for the elevator, they began to climb the stairs toward the sky parlor, on the fifth floor, where the banquet was to have been served at 8:30 o'clock. The baldheaded German genius who presides over the destinies of the St. Charles Hotel met the faunting banqueters-to-be, and calmly closed the door. When his German Highness got thoroughly ready, he indicated that fact to President Lyons, whose towering form barred the only means of ingress until Peck's Bad Boy, (Ex-Governor George W. Peck, of Wisconsin,) Robert C. Spencer, and the other speakers and officials could squeeze in. Then the faunting ones had their innings.

After a painful pause, which, though only minutes, seemed like hours, the major domo signaled to President Lyons by wireless telegraphy that he might sit down, if he wanted to, and, as he wanted very much to sit down, realizing that he could not restrain his fasting friends much longer, he quickly seated himself and we all followed suit. Salted almonds and olives soon vanished, and the genial editor of The Western Penman nearly brought about a riot by cornering all the pickles within reach. An old war-horse from Des Moines, one Giesseman by name, got his revenge on the peripatetic philosopher from Cedar Rapids by bombarding said philosopher with holly berries pilloined from the table "decorations." The editor of the Metropolitan Journal was seated not far away, but he saw none of this, for he had troubles of his own; and Zaner was meditating on the sin of going to a theatre on Sunday night.

Probably one hundred and seventy-five persons were at the banquet tables, and they spent an hour and a half in disposing of a fairly good fifty-cent hotel dinner. They were not slow. They were not overfed. They had to wait on the waiters, who were girls that had done the usual day's work for an abnormal number of hotel guests, and that were, at this midnight hour, doing the work that should have been done by an entirely new set of waiters. All things considered, they did admirably, and practically everyone, when the last awful of dishes spasmodically disappeared, sat



The Badge that was presented each member of the Milwaukee Federation. It was by far the finest souvenir thus far given at these meetings and will be preserved by all.

H. M. ROWE, BALTIMORE.

A. N. PALMER, CEDAR RAPIDS, IA.

EX-GOV. GEO. W. PECK, MILWAUKEE.





GEO. WM. BRUCE, MILWAUKEE.



C. C. MARSHALL, CEDAR RAPIDS.



JOHN R. GREGG, CHICAGO.

back in a peaceful frame of mind to enjoy the real feast, "the feast of reason and the flow of soul."

G. W. Brown, as toastmaster, introduced each of the speakers in his characteristic manner, and in some instances, after the speaker had finished, commented very appropriately on what had been said.

Ex-Governor Peck was delightfully entertaining in his remarks, which were put to the occasion. He closed with an inspiring appeal to teachers and to parents to try to understand the boys, to have fellowship with them, to make chums of them.

George William Bruce, editor of The American School Board Journal, made no effort to be humorous, but he delivered a finished address that was one of the very best heard during the convention. In closing, he painted a touching word picture of a pale little factory lad who went to an evening commercial school under the instruction of our Uncle Robert Spencer; and before he had ended his pathetic, though uplifting story, we all knew, while the unbidden tears started to our eyes, that we were listening to that same pale-faced factory lad—now one of the distinguished citizens of Milwaukee—as with moving eloquence he poured forth his gratitude in a beautiful eulogium of our great-hearted host. No one can doubt that Editor Bruce is a friend of the honest business school.

J. W. Warr, the only Warr, was at his best, though he evidently gave us a meal of warmed-over victuals; in other words, a speech that had been prepared for and delivered on another occasion. It was essentially an address for a G. A. R. campfire, but it caught everybody within the sound of Brother Warr's voice. He declared that after he returned from the Civil War, he "joined the silent majority"—he got married. And then he gravely assured us that for eleven years thereafter "there were Warrs and rumors of Warrs." Of course we wept—with violent laughter. As the toast master said, in introducing him, "Peace has her victories and so has Warr." Well, we are proud of our new president.

Only those who have heard the inimitable Carl C. Marshall can appreciate the treat that was enjoyed when he gave his address. Sarcasm is one of Mr. Marshall's most dangerous rhetorical weapons, and he is a past-master in its use, but in the admirable address that he gave at the Milwaukee banquet he struck a high note which carried him happily above the range of sarcasm. He made an earnest plea for higher practical ideals in our twentieth century teaching, concluding with Edmund Vance Cook's recently published poem, "How Did You Die?" which was recited very effectively.

The best of the wine was kept to the last of the feast, for beyond doubt none other than Mrs. John R. Gregg could possibly,

at almost one o'clock in the morning, have kept an all but wornout audience awake, to say nothing of arousing enthusiasm. But if any mere man had dared to blink an eyelid during the spirited postprandial address of Mrs. Gregg, we are sure that he would have been unceremoniously dropped from the fifth story window of the banquet hall to the inelastic pavement below, in order that he might be thoroughly awakened—or properly put to sleep. Mrs. Gregg declared that if woman could not be elected to Congress, she would at least be Speaker of the House—and now we know why John Robert is so meek, and therefore why he seems about to "inherit the earth." Mrs. Gregg has a voice of excellent quality for public speaking, she used pure English, and she is a good enough railway official to appreciate the importance and use of good terminal facilities.

The Milwaukee banquet will be long remembered for the lateness of the eating, the very ordinary menu, the conspicuity of the Saxon hotel manager, and the unusual excellence of the speaking.

MRS. J. R. GREGG, CHICAGO.



The Private Commercial School Managers' Association.

REPORTED BY JOHN R. GREGG, CHICAGO.

For some weeks previous to the Milwaukee meeting there was much speculation about as to the probable nature of the proceedings of the Private Commercial School Business Managers' Association. It seemed to be the general impression among school men that the Association was "getting out of its swaddling clothes" to quote President Enos Spencer, and that it was about to adopt some measures of far-reaching importance to school proprietors. This belief probably accounted for the fact that, although the first meeting was held two days in advance of the regular opening of the convention, the attendance far exceeded that of any meeting of the Association held last year.

President Enos Spencer delivered an able and virile address in which he reviewed the work of the Association in the past and made a number of important recommendations. Incidentally, he delighted the audience by his plain-spoken references to those "narrow-minded, selfish and penurious" school men who held aloof from the organization while profiting by its labors. Among other things, he declared that the endorsement of a particular typewriter by the Association last year had resulted in concessions from other companies favorable to the schools. The recommendations of Mr. Spencer were afterwards, by vote of the audience, placed in the hands of a committee instructed to have them duplicated and distributed among the members to facilitate discussion in the afternoon session. As these recommendations were discussed in executive session, we cannot refer to them here.

The consternation of those assembled may be imagined when it was announced that the secretary and treasurer, Mr. M. G. Rohrbough, was not present, and had omitted to forward the books or records of the Association. As privacy was absolutely imperative regarding most of the proceedings, and there was no way of ascertaining who were or were not members of the association, or of reporting the work of the organization in the past year, it appeared that the only thing to do was to adjourn, and a motion was actually made to that effect. Here was a situation! A large number of school proprietors had come from all parts of the country at considerable expense, two days in advance of the Federation opening, at a time when the approach of the January opening of their schools made every day of importance to them, and all this sacrifice of time and money was to be rendered absolutely useless through the negligence or in-

difference of one man. As a matter of fact, the books and records did not arrive until Monday or Tuesday, too late to be of any material service.

Mr. Lyons interposed with the suggestion that the time might be spent in discussing those things which were of a general nature, and the motion to adjourn was withdrawn. The remainder of the session, to which so many had looked forward in the confident expectation that it would bring forth something of momentous importance, was spent in discussing questions which obviously belonged more properly to the shorthand or business sections.

The first topic was: "How much of a business course should young ladies be encouraged to take who are preparing themselves for stenographic positions?"

Mr. Lord said that in his school most students take the whole course and "some of them take it twice." Mr. Bartlett stated that it was mandatory in his school for the student to be proficient in punctuation, spelling, correspondence and penmanship, as well as in shorthand and typewriting, in order to graduate. He believed that a small set of books in the hands of each student would be of incalculable value. In spelling, students were required to correctly spell 90 out of 100 words.

Dr. Rowe declared that the whole matter was covered by the question: "How much will she need to make her services valuable as a stenographer?" What was expected of a first-class stenographer? To take dictation, which brings into use knowledge of English and punctuation. The stenographer does not need book-keeping, penmanship, etc., but it is important that she should understand business papers and their uses—bills, notes, drafts, acceptances, endorsements, because these things are referred to in the correspondence, and it would be difficult for the stenographer to write intelligently without some knowledge of them. He believed it desirable that the stenographer should have at least an elementary knowledge of accounts, and pointed out that many large houses were now employing stenographers to make out statements on the machine. The stenographer should also know something of commercial law, so as to be able to write contracts and legal papers: in fact, he thought a good law book should be used for dictation purposes to accustom the student to law terms. For this reason he often recommended teachers inquiring for a dictation book to use Richardson's Commercial Law, published by the Sadler-Rowe Company. (Here President Spencer

instructed the acting secretary to charge up ten dollars against Dr. Rowe for advertising.)

Mr. Walter Rasmussen stated that in his school students were required to write forty or fifty law forms, and an explanation was given of the terms occurring in them.

Mr. C. M. Bartlett next gave an interesting account of the work of his Practice Department, explaining how students were instructed in the use of duplicating processes and letter filing by the various methods.

Mr. C. M. Miller described the work of his Model Office, a term borrowed from his friend, Mr. Lord. In this department there are thirty machines in drop cabinet desks; a teacher is in charge who dictates to the students, both collectively and individually. The letters are afterwards dissected, the information contained in them placed on cards and duly filed, under the direction of the teacher. While this department is a regular part of the school, the whole effort is "to create the business atmosphere surrounding a business office." As a result, students take more responsible positions and command larger salaries at the beginning of their business experience. The time spent in the department depends upon the ease with which the student masters the various duties.

A very lively discussion then ensued between Mr. Bartlett and Mr. Walker as to the propriety of charging for the work done by students, Mr. Walker contending that such a department conducted on an earning basis was detrimental to the interests of regular stenographers.

As illustrating the value of an elementary knowledge of book-keeping, Mr. Walker gave an amusing account of an experience he had in straightening out the books of a partnership. One partner had entered all money taken out by the other in the expense account, but when he took out any money himself he did not enter it any where. Uncle Robert here interrupted by inquiring if the name of the "other partner" happened to be Warr—Mr. J. W. Warr, being Mr. Walker's partner in the college conducted by him. This started the fun, and dur-

ing the remainder of Mr. Walker's recital, Uncle Robert exercised his talent for making humorous comments and inquiries until the entire audience was convulsed. The climax was reached at the conclusion of Mr. Walker's remarks when Mr. Spencer gravely proposed a vote of thanks to him for the entertainment he had given us.

In response to a request we next gave our views, stating that students in the Gregg School were encouraged to take the combined course, and that where shorthand students were deficient in penmanship they were sent to the commercial department for special instruction in that subject. Some of the speakers had referred somewhat slightly to penmanship because stenographers were not required to transcribe in longhand, but it was clear that unless a student had a perfect command of hand, and a free movement in writing, she could not hope to become a very rapid or a very accurate stenographer.

The next topic discussed was, "Should commercial schools devise the office methods to be used, or should they be governed by what mercantile establishments used?" Mr. C. M. Miller believed there could be but one answer to that question; that schools should train their students in the use of the methods they are likely to be called upon to use when they leave the school.

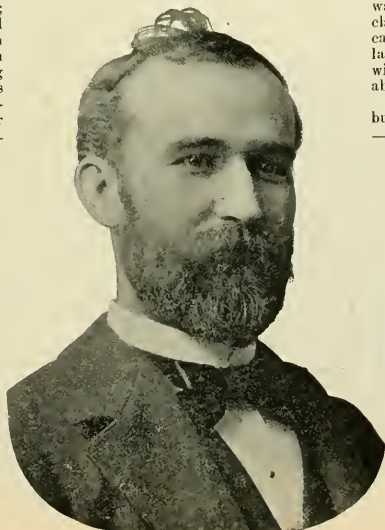
A gentleman whose name was not given took the opposite ground, contending that it was the duty of the school to plan improved methods and explain their uses to the student, so that he could effect improvements when he found existing methods defective.

The writer expressed the opinion that with so many concerns constantly devising new and improved office methods, the busy school proprietor was fortunate if he could find time to make himself fully acquainted with those methods already on the market. It is not the province of the school to devise or create new office devices any more than it is to devise or create a demand for new typewriters.

The proceedings at the other meetings of the Association were for the most part held in executive session, and cannot therefore be reported. It will suffice to say that it was decided that the suit in regard to second-class rates on school journals should not be carried to the Supreme Court. The Legislative Committee was, however, continued with a view to securing concessions favorable to commercial schools.

A committee to look after the interests of business schools at the St. Louis World's

M. H. LOCKYEAR, EVANSVILLE, IND.



CHAS. J. SMITH, PITTSBURG, PA.



ENOS SPENCER, LOUISVILLE.





GEO. P. LORD, SALEM, MASS.



U. S. FRYE, CHICAGO.



R. A. BRUBECK, NEW LONDON, CONN.



W. E. WHITE, QUINCY, ILL.

Fair was appointed consisting of E. H. Fitch, St. Louis, L. A. Arnold, Denver, and—

The most notable feature in connection with the proceedings of the Association was a paper on "Organization," by Dr. H. M. Rowe. This paper was the subject of much vigorous discussion; and while there was considerable difference of opinion regarding some of the plans outlined in it, the paper was conceded to be an extremely able one. It was evidently the outcome of much close and long-continued thought, and greatly enhanced the reputation of its author as a thinker and organizer. A committee of five was afterward appointed to take up the question of organization and submit a plan at the next meeting of the Association, which is to be held in Boston next July, in connection with the convention of the National Teachers' Association. This committee consists of H. M. Rowe, (Chairman), R. C. Spencer, F. B. Virden, C. M. Miller, and J. C. Walker.

Members Business Managers.

A. L. Gilbert, Milwaukee, Wis.; C. M. Wilmot, Milwaukee, Wis.; G. W. Brown, Jacksonville, Ill.; A. Rhende, Milwaukee, Wis.; G. C. Christopherson, Sioux Falls, S. D.; Chas. M. Miller, New York City; D. E. Johnson, Fond du Lac, Wis.; Wilton E. White, Quincy, Ill.; M. L. H.

Lockyear, Evansville, Ind.; W. T. Boone, South Bend, Ind.; W. B. Elliott, Wheeling, W. Va.; E. H. Fritch, St. Louis, Mo.; S. Van Vliet, Cleveland, Ohio; J. A. Lyons, Chicago, Ill.; R. A. Brubeck, New London, Conn.; J. D. Brunner, Marion, Ind.; A. F. Harvey, Waterloo, Iowa; G. P. Lord, Salem, Mass.; F. M. Allen, Wilkes Barre, Pa.; H. M. Rowe, Baltimore, Md.; Walter Rasmussen, St. Paul, Minn.; C. M. Bartlett, Cincinnati, Ohio; J. C. Walker, Danville, Ill.; J. L. Stephens, Lincoln, Neb.; A. N. Palmer, Cedar Rapids, Ia.; E. C. Bigger, Lincoln, Neb.; Wm. Lueders, Sterling, Ill.; N. B. Van Matre, Omaha, Neb.; J. F. Fish, 747 N. Robey, Chicago; J. W. Martindill, Manistee, Mich.; G. A. Golder, St. Paul, Minn.; H. B. Boyles, Omaha, Neb.; H. B. Virden, Chicago, Ill.; F. J. Risinger, Utica, N. Y.; O. L. Trenary, Kenosha, Wis.; C. P. Meade, Syracuse, N. Y.; E. J. O'Sullivan, Winnipeg, Canada.

Report of the Business Teachers' Association.

BY W. E. WHITE, QUINCY, ILL.

MILWAUKEE, Wis., Dec. 29, 1902.

The Business Teachers' Association convened in the rooms of the Spencerian Business College.

The Lincoln, Nebraska, Business College Delegation.



W. N. WATON.
CLARA B. WILLIS.

MRS. E. C. BIGGER.
J. L. STEPHENS.

E. C. BIGGER.
MRS. J. L. STEPHENS.

The time from 9 to 10 A. M. was taken up with registration of members.

W. E. White, of Quincy, was appointed temporary secretary.

President Frye, on account of other duties, turned the meeting over to Vice President Brubeck, who took charge.

At the instance of the vice-president a committee, consisting of Carl C. Marshall, of Cedar Rapids; J. A. Hiner, of Louisville; F. M. Allen, of Wilkes Barre; and N. B. Van Matre, of Omaha, was appointed to draft suitable resolutions expressing the sympathy of the members with our honored president on the recent death of his wife.

The report of the executive committee was read by J. C. Walker, of Danville, Ill.

President Frye delivered an address on his work in connection with the bank examiner, at Chicago, giving many interesting points in this connection. He also made some valuable suggestions on auditing.

In the absence of Secretary J. H. Crafton, the temporary secretary was elected to that office for the session.

W. T. Bookmyer, of Sandusky, O., sent notice he could not be present.

J. A. Hiner, of Louisville, Ky., presented his paper on "What a Business Education Ought to Do for the Individual." This paper was discussed by Geo. W. Brown, of Jacksonville, Ill., in a way that excited considerable enthusiasm.

The President then appointed a Conference Committee on the Spencerian library project. This committee consisted of Geo. W. Brown, of Jacksonville, Ill.; H. M. Rowe, Baltimore, Md.; and W. H. Whigham, Chicago.

R. A. Brubeck, of New London, Ct., then delivered an able discussion on "The Future of the Business Schools," in which he expressed his belief that they would remain a permanent feature of our educational system.

S. B. Fahnestock, of McPherson, Kan., read an able paper on "Discipline," illustrated with several interesting object lessons designed to show his method of attracting the attention of his pupils and of developing their powers of concentration.

W. T. Boone, of South Bend, Ind., led in the discussion of Mr. Fahnestock's paper under the heading of, "Problems that Confront the Teacher." Other discussion followed.

The committee on resolutions reported through its chairman the following expression of sympathy, which on motion was adopted and ordered spread on the minutes, and the secretary was instructed to prepare a copy to be presented to our president, Mr. U. S. Frye.



J. A. HINER, LOUISVILLE, KY. W. H. WHIGAM, CHICAGO. S. B. FARNESTOCK, McPHERSON, KAN. W. T. BOONE, SOUTH BEND, IND.

Resolution.

WHEREAS, A domestic bereavement, painful and grievous beyond the power of words to express, has fallen with crushing force upon the heart and life of the worthy and honorable president of this association, and whereas, though we realize that no possible expression of sympathy and condolence may assuage the pain of such a grief, we yet know that the desire to offer such an expression rises naturally in every manly or womanly heart, and marks that "fellow feeling that makes the whole world kin."

THEREFORE, Resolved, that in the recent death of Mrs. Amanda Madeline Frye, there has gone from among us, and from her sorrowing husband, a noble and gracious presence, a bright and winning companion, a faithful friend, and a loving wife.

RESOLVED, That sorrowfully, and in tenderest sympathy, we offer to her stricken husband and family our deepest condolence and cite him to such consolation as may be drawn from a remembrance of the virtuous and lovable qualities of her that has passed away, and from that promise of hope that the Giver of all Joy and Sorrow has vouchsafed to them that walk in the way of truth and love.

Committee { CARL C. MARSHALL,
J. A. HINER,
F. M. ALLEN,
N. B. VAN MATRE.

A motion to appoint a committee to look up more members was laid on the table.

December 30, 1902.

The Secretary was instructed to read a letter from D. W. Springer, of Ann Arbor, Mich., stating his inability to be present to present his paper on "Commercial Geography." On motion the same was placed on file.

D. W. Springer, of Ann Arbor, sent his paper to the secretary to be read before the convention, but on account of the crowded condition of the program the same was ordered printed in the "Practical Age" for the benefit of the members of the section.

Wilton E. White, of Quincy, Ill., then led in a symposium on "An Ideal Business Practice Course" in which stress was laid on an ideal course of practice, an ideal teacher, and ideal equipment. J. C. Walker, of Danville, followed on the same topic, using blackboard illustrations and emphasizing business-like transactions to the exclusion of overdrawn conditions and unheard of undertakings. W. H. Whigam, of Chicago, followed as the third member of the symposium, discussing some points mentioned in the previous papers and also many new features, such as the importance of intercommunication, etc.

The discussion which followed was very spirited. Enos Spencer, J. R. Brandrup, U. S. Frye, M. Lister, H. M. Rowe, Geo. P. Lord, and O. L. Trinary, participating.

Enos Spencer, of Louisville, Ky., then read his paper on "Advanced Accounting," strongly recommending loose leaf systems,

the banishing of expense account, the pruning of the merchandise account, the use of adding machines, and noted the fact that courts of law are now insisting on the use of typewritten records.

M. H. Lockyear, of Evansville, Ind., at the invitation of the Business Teachers' section, presented his paper on "How and Where Business Schools Should Advertise." He condemned programs, special editions, etc., and recommended local city dailies and country weeklies. He also thought small space used often better than broadsides occasionally. He also urged the use of good paper and good printing in the school papers and circulars. Mr. Lockyear's paper was well received and called forth considerable favorable comment. It was written to be read before the Private School Managers' Association, but was crowded out of that section for want of time.

The newly elected president appointed the following as the executive committee for the ensuing year: W. H. Whigam, Carl C. Marshall, and J. A. Hiner. Adjourned to general session.

December 31, 1902.

Several members who could not be present, sent in their membership fees, among

them being J. A. Clark, D. L. Musselman, A. W. Dudley, D. W. Springer, Chas. Hermann, J. C. Olson.

J. W. Warr, editor of the "Practical Age," read his paper on the "Use and Abuse of the Tongue in the School Room." It was a strong paper, and sparkled with Brother Warr's usual good sense.

A spirited joust of "hobby" riding was then indulged in, and a series of short extemporaneous talks on points of teaching, which the members thought worthy of special attention in the school work, resulted. J. C. Walker, of Danville, Ill., touched on his pet hobby of teaching spelling. This was discussed by several members.

Carl C. Marshall aired his plan of teaching some composite numbers less than one-hundred which do not appear in the ordinary multiplication table. Discussed by Dr. Rowe, of Baltimore.

M. Lister, of Milwaukee, spoke of his method of teaching the subject of journalizing with special reference to drafts and notes. Discussed by Carl Marshall and Enos Spencer.

Enos Spencer then rode his hobby of making students clean, accurate writers and calculators. He used the blackboard to illustrate his ideas of the utility of cross multiplication.

The Capital City Commercial College Delegation, Des Moines.



W. F. GIESSEMAN. B. F. WILLIAMS.
BION BOSLAUGH. W. J. SMITH. I. H. CAROTHERS.

Mr. Lockyear showed his method of using check figures and also spoke on rapid addition methods. This subject was further discussed by W. E. White, Enos Spencer, M. Lister, J. C. Walker, G. E. King, Robert C. Spencer, and others.

Dr. Rowe extended a cordial invitation to the section to meet at the Heffley School in Brooklyn with the Eastern Commercial Teachers' Association. No action was taken on the invitation.

N. B. Parsons, of the Library Bureau of Chicago, read a paper on the "Value of Card Systems." He thought that results were at least two to one in favor of the cards; but made the point that they were not perfect, and that they required as much attention as other systems. He showed that they were especially adapted to insurance companies, banks, signature books, savings accounts, commercial ledgers, etc., and strongly recommended the use of the vertical filing system. On motion a vote of thanks was extended to Mr. Parsons, which was gracefully acknowledged.

On motion the body adjourned to "take the Wisconsin teachers' examination" provided by "Uncle" Robert. Dr. Rowe received the highest markings on the test, which was very exhaustive. Certificates will be issued later.

Members Business Section.

U. S. Fry, Chicago, Ill.; E. W. Spencer, Milwaukee, Wis.; A. C. Scott, Warren, Ill.; J. C. Walker, Danville, Ill.; Wilton E. White, Quincy, Ill.; J. A. Hiner, Louisville, Ky.; Miss Catherine German, Louisville, Ky.; Sidney L. Daily, LaCrosse, Wis.; A. C. Peck, Manitowoc, Wis.; R. A. Brubeck, New London, Conn.; W. J. Smith, Des Moines, Ia.; Geo. A. Golder, St. Paul, Minn.; Louise Stephens, Lincoln, Neb.; J. L. Stephens, Lincoln, Neb.; G. C. Christopherson, Sioux Falls, S. D.; E. C. Bigger, Lincoln, Neb.; Ida Bigger, Lincoln, Neb.; S. J. Ebert, Oshkosh, Wis.; Geo. W. Wegenseller, Middleburg, Pa.; Minard Lister, Milwaukee, Wis.; J. W. Warr, Moline, Ill.; G. E. King, Cedar Rapids, Ia.; John A. White, Moline, Ill.; W. T. Boone, South Bend, Ind.; W. A. Marriner, Des Moines, Ia.; E. F. Williams, Des Moines, Ia.; W. C. Wallaston, Beloit, Wis.; R. C. King, Osage, Ia.; N. B. VanMatre, Omaha, Neb.; H. D. Harris, Baltimore, Md.; T. J. Williams, Oshkosh, Wis.; B. Boalaugh, Des Moines, Ia.; Howard Van Deusen, Owensboro, Ky.; O. E. Barker, Indianapolis,

Ind.; H. M. Rowe, Baltimore, Md.; M. H. Lockyear, Evansville, Ind.; Carl C. Marshall, Cedar Rapids, Ia.; L. L. Hine, Milwaukee, Wis.; J. E. King, New York City; Enos Spencer, Louisville, Ky.; James J. Monieth, Racine, Wis.; J. R. Brandrup, Mankato, Minn.; Geo. P. Lord, Salem, Mass.; A. E. Elliott, Cincinnati, Ohio; F. M. Allen, Wilkes Barre, Pa.; S. B. Fahnestock, MePherson, Mo.; Stephen Dwan, Burlington, Ia.; W. H. Whigam, Chicago, Ill.; C. W. Benton, Valparaiso, Ind.; G. W. Brown, Jacksonville, Ill.; J. A. Clark, Newport News, Va.; N. S. Richmond, Kankakee, Ill.; W. R. Wheteler, Lincoln, Ill.; C. M. Bartlett, Cincinnati, Ohio; W. A. Rose, Trenton, Mo.; J. J. Nagle, Freeport, Ill.; A. F. Harvey, Waterloo, Ia.; D. J. Rowe, Johnston, Pa.; W. L. Musick, St. Louis, Mo.; G. E. Nichols, Milwaukee, Wis.; D. E. Johnson, Fon du Lac, Wis.; D. W. Springer, Ann Arbor, Mich.; John C. Strassburger, Milwaukee, Wis.; Mrs. D. C. Meyer, Chicago, Ill.; G. M. A. Boyles, Warsaw, Wis.; H. A. Popp, Ft. Wayne, Ind.; D. J. Leahy, Stevens Point, Wis.; E. L. Hayward, Stevens Point, Wis.; J. A. Lyons, Chicago, Ill.; T. W. Owens, Sheboygan, Wis.; D. G. Boelyn, Peoria, Ill.; W. F. Parsons, Kalamazoo, Mich.; J. A. Savage, Omaha, Neb.; G. S. Kimball, Albion, Mich.; J. F. Fish, Chicago; C. Bayless, Dubuque, Ia.; Caroline O. Farnsworth, Des Moines, Ia.; H. T. Loomis, Cleveland, Ohio; J. F. Klingensmith, Grand Rapids, Mich.; E. E. Admire, Chicago; C. L. Bryant, Buffalo, N. Y.; B. A. Munson, Brazil, Ind.; E. J. O'Sullivan, Winnipeg, Canada; F. H. Harper, Saginaw, Mich.; A. W. Dudley, Marshalltown, Ia.; D. L. Musselman, Quincy, Ill.; E. E. Merville, Cleveland, O.; J. C. Olson, Parsons, Kas.; Chas. Herman, Brooklyn, N. Y.

The National Shorthand Teachers' Association

REPORTED BY F. M. VAN ANTWERP,
LOUISVILLE, KY.

The Shorthand Section was called to order at 2:00 o'clock, Monday, Dec. 29. After a few remarks by President Arnold, and Mr. C. T. Platt, Chairman of the Executive Committee, the President's very practical address was read. He advised plans for helping each other in the work of the school room by a more extensive use of the exhibit room, by bringing to the conventions a larger variety of the work of students, by a more free and open comparison

and discussion of methods of teaching. The standard of efficiency is steadily increasing because of the demands of business men, and the teacher should be more observing, alert, and progressive so that he may be better able to train amanuenses who will meet these demands. A continuance of the summer school for shorthand and typewriting teachers was recommended, the experiment of last summer proving very satisfactory.

The report of Secretary Davis showed the Association to be in very good shape, forty new members having joined during the year and thirty-six having renewed their membership. The Secretary recommended that the Constitution be so changed that the Secretary can be elected for three years, for in one year it is impossible to become acquainted with all the teachers and be in a position to do the most good. The Secretary's report was unanimously adopted.

The first number on the program was a paper by Mr. William Whitford, "The Importance of Writing Names in Shorthand, Instead of Longhand," but on account of the absence of Mr. Whitford his paper was not read.

"How I Prepare Amanuenses," by Mr. J. Clifford Kennedy, was probably the most interesting and beneficial number on the whole program. Mr. Kennedy outlined his method of teaching and traced the progress of the pupil, step by step, from the day he enters until the day he graduates from the Model office and goes out into the business world. Some of the more salient points brought out by Mr. Kennedy are as follows:

Pupils should be supplied with two notebooks—one for miscellaneous practice, and the other for the regular work mapped out by the teacher, which must be done. The latter should be regularly and systematically inspected and corrected by the teacher, and the pupil required to rewrite all incorrect outlines.

The words in every lesson are dictated to the pupil after he has practiced them, and he must reach a rate of 50 words a minute on the first lesson before being permitted to leave it. The rate is increased five words for each lesson until a rate of 75 is reached.

A rate of 75 words is required for beginning dictation. Three dictation classes, A, B and C. Examinations are held every week for promotion and for graduation. Time required to finish the course six to ten weeks on the theory; sixteen to eighteen weeks in dictation.

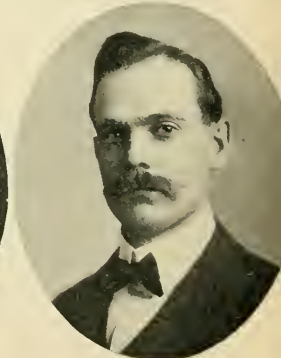
The discussions which followed, were extremely lively, interesting, and instructive. Everyone was urged to ask Mr. Kennedy

A. F. HARVEY, WATERLOO, IA.

F. M. VAN ANTWERP, LOUISVILLE.

C. T. PLATT, HOBOKEN, N. J.

L. A. ARNOLD, DENVER, COLO.





W. O. DAVIS, ERIE, PA.



FRED IRLAND, WASHINGTON.



FRANCIS E. LESTER, MESILLA PARK, N. M.

questions or to give his way of handling some part of the work, and a majority of those present took advantage of this opportunity to gain or give information.

Mr. H. G. Healey followed Mr. Kennedy on the same subject with a well written and well delivered paper which told a great deal of *what* should be done, but very little of *how* to do it. The paper was a good one, an inspiring one, and should be read by all teachers. Mr. Healey emphasized particularly the fact that we should never train amanuenses with the idea that shorthand is to be the end; that we should not train for subordinate, but for principal positions. The men who draw the salaries today are the ones who get business, not those who perform the little details of taking care of it. "With all your getting, get business" would be a very good motto for every young man to start out with in the business world.

At a business session held at this point, a resolution was passed authorizing the President to appoint a committee to consider the recommendations contained in the President's address and the Secretary's report. Also a resolution to appoint a Press Committee whose duty it would be to promote a wider circulation of the proceedings of the Association, and other information pertaining to it and its work, by furnishing the Associated Press and other news-gathering agencies with such information. If this plan can be carried out, it will be the means of bringing the National Shorthand Teachers' Association and its work before all the newspaper readers of the country.

Tuesday, 9:00 A. M.

"The Opportunities of the Amanuensis" was the subject of a very interesting and helpful talk by Mr. Fred Irland, of Washington. The demand for competent stenographers, especially young men, was never so great as it is today, and the opportunities for advancement offered the amanuensis are far greater than are offered in any other clerical position. But the standard of efficiency required by the business world is increasing, and shorthand schools must see to it that their courses of study are so much improved and their work so well done that they will be able to send out graduates who will fulfill the requirements of the business world. When they do this, they will have given the young man a training which practically assures his success. Mr. Irland related many incidents that have come under his observation, showing the excellent opportunities that are offered to the young man who is prepared to take advantage of them. Every young man should make it a point to acquire a reserve fund of

information and capability that may be instantly drawn upon in an emergency, for the emergency is sure to present itself sooner or later. Be prepared always for something better than that which you are now doing.

The subject of "How I Prepare Amanuenses" was again taken up, and Mr. Selby A. Moran, of Anu Arbor, Mich., gave his method of teaching shorthand. Much of the same ground was gone over as at the session the day before, but some new ideas were advanced. Mr. Moran laid special stress upon the importance of learning many other things in addition to shorthand. The more general the education, the more successful will the pupil be in shorthand. We make a mistake often in trying to make shorthand too easy. Discussions by Irland, Platt, Hall, and others followed. The idea conceived by the Executive Committee of having different teachers tell explicitly just how they do things was an excellent one and resulted in bringing out a freer and wider discussion and expression of methods than at any other meeting.

At the business session officers were elected as indicated in another column, and Charles T. Platt and R. A. Graet were elected directors of the summer school.

The resignation of *The Typewriter and Phonographic World* as official organ of the National Shorthand Teachers' Association was read, and after some discussion, was accepted. A vote of thanks was extended to Mr. E. N. Miner for the many courtesies and services rendered the Association by *The Typewriter and Phonographic World*.

Wednesday, 10:00 A. M.

"The Work of, and Demand for, English-Spanish Stenographers" was the subject of a paper read by Mr. Francis E. Lester, of New Mexico. Mr. Lester is in a position to know something about this subject and he gave the Association much first-hand information. The demand for English-Spanish stenographers far exceeds the supply, especially in the states bordering on Mexico, and also in the larger seaport cities from which business is transacted with the Spanish-speaking countries of Central and South America, Cuba, Porto Rico, the Philippines, etc. Mr. Lester thinks the inducements are so great that it would be a good investment for more young men to learn Spanish and prepare themselves for this line of work. The demand for many years to come will be steadily on the increase.

Mr. Rupert P. SoRelle, of Chicago, read a paper giving his method of teaching typewriting. The subject was discussed by

fully half the members present. A vote was taken which showed that a very large majority of those present advocated the use of the blank keyboard. It seemed to be the general opinion of those present that in this way the best results can be obtained.

Members Shorthand Section.

G. E. Gill, Trenton, N. J.; C. W. Kitt, Chicago, Ill.; A. J. McDonald, Clayton, N. M.; W. N. Phillips, Montgomery, Ala.; W. C. Stephens, St. Paul, Minn.; Mrs. Grace B. Eyer, Dade City, Fla.; J. P. Simon, West Superior, Wis.; Mrs. F. E. Raefskyder, Chicago, Ill.; Orton E. Beach, Salamanca, N. Y.; C. A. Pittman, New York; Mamie Waters, Montgomery, Ala.; S. Roland Hall, New York; M. E. Austin, Iowa Falls, Ia.; W. H. Owen, Patterson, N. J.; Annie S. Disbrow, Newark, N. J.; H. Coleman, Newark, N. J.; Clara P. Seippel, Chicago, Ill.; Sophia Hagemann, St. Cloud, Minn.; W. P. Steinhäuser, Allentown, Pa.; Wm. W. Winner, Newark, N. J.; Loretta Strickler, Topeka, Kan.; Pearl A. Power, Chicago, Ill.; Henrietta Kempe Choate, Norfolk, Va.; Mrs. S. S. Packard, New York; W. H. Campbell, Greenbay, Wis.; Walter Rasmussen, San Francisco, Cal.; Mrs. M. E. Nelson, San Francisco, Cal.; C. I. Pringle, San Jose, Cal.; R. L. Durham, San Francisco, Cal.; L. A. Martin, Huntington, Ind.; J. Annie Jones, New Albany, Ind.; C. A. Bonnett, Cumberland, Md.; Mrs. C. H. Sage, Three Rivers, Mich.; H. E. Hyrre, Tyler, Texas; G. Arthur McConnelly, Port Huron, Mich.; Julius Rasmussen, St. Paul, Minn.; Frank A. Betancourt, Havana, Cuba; Mary E. Folsom, Garden City, Kan.; R. J. Smith, Minneapolis, Minn.; C. O. Bentley, Rock Island, Ill.; Mrs. Mary E. Hodgson, Denver, Col.; Carrie A. Clarke, Des Moines, Iowa; Laura C. Manson, Denver, Colo.; Mrs. Nellie E. Remington, Woonsocket, R. I.; D. Kimball, Chicago, Ill.; H. G. Healey, New York; Jerome B. Howard, Cincinnati, Ohio; E. D. Gordon, Ashland, Wis.; S. Roland Hall, New York; Patrick J. Sweeney, New York; M. E. Austin, Iowa Falls, Ia.; Lena M. Tucker, Fond du Lac, Wis.; Clara E. Belmer, Fond du Lac, Wis.; A. C. Van Sant, Omaha, Neb.; Elizabeth Van Sant, Omaha, Neb.; Mrs. J. A. Clark, Newport News, Va.; Elizabeth Brandt, Chicago, Ill.; Lettie W. Wheeler, Wausau, Wis.; Miss D. J. Salisbury, Appleton, Wis.; Tillie M. Schoenk, Sheboygan, Wis.; O. H. White, St. Louis, Mo.; George P. Lord, Salem, Mass.; Mrs. E. G. Ketchum, Seattle, Wash.; W. O. Davis, Erie, Pa.; Mary Brown, Erie, Pa.; Bessie Tourtellott, Erie, Pa.; C. A. Reed, Denison, Texas; O. A. Hodgins, Houlton, Maine; Carrie M. Evans, Chicago, Ill.; Alice White, Yankton, S. D.; Frances H. North, LaCrosse, Wis.; C. C. Noe, Cleveland, O.; Thomas T. Scully, Norfolk, Va.; J. Clifford Kennedy, Salem, Mass.; Vie T. Ko-

Report of the National Penmanship Teachers' Association

BY C. C. LISTER, BALTIMORE, MD.

Promptly at 1:30 on Monday, December 29th, the seventeenth annual convention of penmen from various parts of the country, assembled in the rooms assigned the National Penmanship Teachers' Association at the Spencerian Business College at Milwaukee, Wis. This meeting proved to be one of the most successful, if not the most successful, in the history of these meetings. It was attended by representatives of the profession from Nebraska on the west to the New England states on the east, and from Kentucky on the south, to the extreme limits of the United States on the north. A high tension of enthusiasm prevailed during the three days of the meeting which proved entirely too short to exhaust the bottled-up knowledge in the way of methods and ideas for developing the field of penmanship. Something less than the pressure of a button would cause a flood of information to burst forth with so much continuity, that it frequently required the firm, but courteous voice of the presiding officer to regulate the proceedings so the different members could get an opportunity to air their views.

After a general handshake and numerous introductions, President Horace G. Healey, Editor of the Penman's Art Journal, New York City, delivered his annual address.

Mr. Healey's address, which was mainly technical in its nature, was well received by the association. After making a plea for better writing in the schools of our land, he reminded those present that this is the semi-centennial of Spencerian writing, and urged the revival of a plan that was set on foot a few years ago for the erection of a memorial at Geneva, Ohio, in honor of Platt R. Spencer, who is known throughout the country as the founder of the Spencerian system of penmanship. It was resolved that a committee of the penmanship section be appointed to meet with similar committees to be appointed by the other sections of the Federation to devise a plan of action whereby the commercial teachers of the land can arrange to co-operate with the lay cens of Geneva, O., the former home of the grand old man of achievement, who

has done more to develop the beautiful and practical art of writing than any other who has ever lived.

The committees appointed were as follows: National Penmanship Teachers' Association: C. C. Lister, Baltimore; W. F. Giesseman, Des Moines; C. P. Zaner, Columbus, O.

National Commercial Teachers' Association: G. W. Brown, Jacksonville, Ill.; H. M. Kowe, Baltimore; W. H. Whigham, Chicago.

National Shorthand Teachers' Association: W. L. Music, St. Louis; Charles K. Platt, Hoboken, N. J.

Mr. D. S. Hill, of Evansville, Ind., then read a paper on "Essentials of Practical Handwriting," which was well taken. Mr. Hill took a stand practically opposing the vertical style of writing, not because it is upright but because it is detrimental to speed. He held that there is a general tendency to the slant style as speed is encouraged. It is believed he touched a popular chord when he urged intelligent practice on a few copies during the writing period, rather than the use of many copies. This paper was discussed by Messrs. Courtney, Fish, Jones, Gaylord, Palmer and Lister.

Mr. Zaner then read a letter from Mr. C. N. Crandle, of Chicago, expressing his regrets at not being able to be present, owing to illness in his family.

This was followed by a paper in a humorous vein on, "Penmen I Have Known," by Mr. H. W. Ellsworth, the veteran penman and author of New York City. He thought it would have been more appropriate to have adopted Seton Thompson's book title, "Wild Animals I Have Known," and said that most professional penmen were more like professional jack rabbits. In speaking of the penmen of long ago who lived by organizing writing classes, he said that "when the money had been collected the magic power of the 'Professor' often evaporated—likewise the class."

There was a call for remarks from all penmen over fifty years of age, but Mr. W. H. Duff of Duff's Business College at Pittsburgh was the only one who was willing to admit that he was over fifty—wouldn't have thought this of a body of men.

The next thing on the program was the speed contest. About twenty penmen engaged in the contest, and considerable jolly good humor was manifest. Some time was spent in deciding just how to conduct

C. C. LISTER, BALTIMORE.

H. G. HEALEY, NEW YORK CITY.

E. O. FOLSON, MILWAUKEE.





D. S. HILL, EVANSVILLE, IND.



H. W. ELLSWORTH, NEW YORK CITY.



T. COURTNEY, DES MOINES, IA.

it. Messrs. Palmer and Gaylord said they "wouldn't play if the others wouldn't play fair." The contest was informal and created much interest, but owing to some misunderstanding, and a lack of time, it was not officially decided. However, it developed that there are many who could make from sixty to eighty-one good business capitals in a minute, and from 120 to 140 good figures in a similar time. Some of those who participated were Messrs. Zaner, Healey, Palmer, Gaylord, Grant, Loomis, Way, Lister and Mrs. Yocum, and others.

Following roll call on Tuesday, Mr. W. F. Giesseman of Des Moines, Ia., read a most excellent paper on the "Worth of Good Writing." As this paper will be published in full for the benefit of the readers of THE BUSINESS EDUCATOR, further comment is not necessary.

Mr. T. Courtney, of Des Moines, handled the subject assigned him, "Accurate Writing," in an interesting manner. He first read interesting letters on the above subject from Messrs. Madarasz, Zaner, Glick, Hinman, Palmer, Lehman, and others. He thinks most penmen are egotistical. There seems to be no doubt but that many men who have the ability to become good penmen, are spoiled early in their career by the flattery of well meaning friends, who are not competent to judge penmanship. They make a spurt in the writing field, so to speak, some unwise admirers tell them that their writing is phenomenal, and further study and practice in that beautiful art, which is almost endless in its possibilities, is deemed useless. Egotism spoils them.

Mr. G. E. Spohn, of Madison, Wis., in his "Lesson in Business Writing," which he presented in a masterly manner, advocated large exercises at first, two or three spaces in height. (By spaces, I think he referred to the spaces between the blue lines on the customary practice paper) whole arm movement at first, followed by gradually changing to smaller writing. He also believes that the capitals should be taught first. Penmen are divided on this point. The point in favor of Mr. Spohn's theory is that it is easier for the pupil to introduce the arm movement into the execution of large forms—capitals—than the smaller letters. However this may be, it is true that most of the successful writing teachers cling to the plan of training the hand on the straight line and oval exercises, and then learn to apply it by beginning with the simple small letters in the form of gliding exercises, and gradually leading up to the more complex letters and on to the capitals. Mr. Spohn urges the importance of thought-

ful practice, and that the letter not well formed back of the eye can not be well formed before the eye. This is a point that deserves more attention than is usually given it. This paper brought out a lively discussion. The question was raised as to what period of the day was best suited for the writing period. The prevailing opinion seemed to favor the morning period. Then the question of placing common faults in writing on the board before the class was discussed, for and against. I believe that Mr. Zaner struck the key note when he said he would not place faults on the board until he had discovered some that were general. And that he would then proceed to point them out on the board, and thereby benefit all in the time it would take to point out the error for one pupil. However, he would point out the error individually if it was uncommon and only occurred occasionally.

There was an open period on Tuesday afternoon, and it was decided to hold an informal meeting of the "Cranks." The plan was for the president to call a number to the board and let him demonstrate his method of handling some feature of the writing lesson. Those who responded were Messrs. Zaner, Lister, Palmer, Healey, and others. It was a departure from the usual program, but was voted a success. It is believed that no other period brought out so much genuine enthusiasm, and an effort will be made to arrange for a meeting of the "Cranks" on the program for the next annual meeting.

At the meeting on Wednesday morning a resolution was passed empowering the president to appoint a member from each state represented, to act as secretary for his respective state. His duties will be to get into correspondence with the various members of the profession in his state and urge attendance at these conventions. These appointments will be made later.

The last and by no means least feature of the program was a talk of unusual interest by our genial host, "Uncle Robert," as he is known to the profession. His subject was "Reminiscences." He confined himself largely to those interesting events and products in which his father figured so prominently. He said the name "Spencerian," as applied to writing, was not of Mr. Spencer's choosing, but was given to it by Mr. Lusk, a pupil of his. He described the origin of Spencerian writing, which he held was a compromise between the broad turns on the one hand and the extremely angular style, which was of German origin, on the other. He considered the oval the organ of nature—being similar in shape to the head,

the heart, the brain, the pebble, etc. His dominant spirit in teaching was philanthropic—his love for mankind being uppermost in his mind. He had a grasp and view of writing beyond any other past or present.

He had the misfortune to contract alcoholism, and to free himself of same he sought the wilds of Ashtabula County, Ohio, with his devoted young wife and family, where he not only freed himself from drink, but bought a home as well.

Mr. Spencer was a poet of unusual merit, and is said to have closely resembled Burns in poetic style.

A number of Mr. Spencer's poems were read. Some were truly sentimental, while others were humorous, one of the latter style was entitled "Pat and His Ohio Rat."

Executive Committee, H. G. Healey, New York City; D. S. Hill, Evansville, Ind., and W. F. Giesseman, Des Moines, Ia.

Members Penmanship Section.

H. G. Healey, New York City, N. Y.; C. P. Zaner, Columbus, O.; W. P. Jones, Little Rock, Ark.; S. D. Van Benthuyzen, Onarga, Ill.; D. S. Hill, Evansville, Ind.; N. H. Wright, Louisville, Ky.; R. W. James, St. Louis, Mo.; J. A. Savage, Omaha, Neb.; W. F. Giesseman, Des Moines, Ia.; E. O. Folsom, Milwaukee, Wis.; E. F. Quintal, Green Bay, Wis.; F. J. Jeocet, Watertown, Wis.; A. N. Symmes, Louisville, Ky.; O. T. Kruse, Milwaukee, Wis.; C. L. Wallerman, Milwaukee, Wis.; Bert German, Fremont, O.; J. A. Book, Sheboygan, Wis.; A. H. Dixon, Manitowoc, Wis.; A. N. Palmer, Cedar Rapids, Ia.; C. C. Lister, Baltimore, Md.; Howard Van Deusen, Owensboro, Ky.; J. C. Jansrud, Wilmar, Minn.; W. W. Way, Milwaukee, Wis.; T. Courtney, Des Moines, Ia.; O. A. Hoffman, Milwaukee, Wis.; G. E. Spohn, Madison, Wis.; E. A. Zartman, Chicago, Ill.; F. D. Cross, Oshkosh, Wis.; H. W. Ellsworth, New York City, N. Y.; J. F. Fish, Chicago, Ill.; A. B. Zutavern, Monroe, Wis.; W. W. Bennett, Milwaukee, Wis.; E. E. Gaylord, Beverly, Mass.; W. H. Duff, Pittsburgh, Pa.; T. J. Risiger, Utica, N. Y.; H. T. Loomis, Cleveland, O.; A. R. Punke, Racine, Wis.; A. C. McDonald, Milwaukee, Wis.; Miss E. Robinson, Waterloo, Ia.; S. B. Fahnestock, McPherson, Kans.; W. E. Allen, Stevens Point, Wis.; F. J. Schaafs, Racine, Wis.; F. P. Musrush, Cleveland, O.; W. A. Ripley, Huntington, W. Va.; E. J. O'Sullivan, Winnipeg, Canada; B. A. Munson, Brazil, Ind.; Robt. C. Spencer, Milwaukee, Wis.; Geo. J. McDaniel, Milwaukee, Wis.; R. C. King, Ossage, Ia.; G. W. Brown, Jacksonville, Ill.; R. A. Brubeck, New London, Conn.

A Theatre Party.

One of the most enjoyable side incidents of the Milwaukee meeting was a theatre party given by genial Mr. J. E. Neahr, of Boston, General Agent of the Underwood typewriter. The party consisted of the following: H. M. Rowe, J. C. Kennedy, W. O. Davis, Enos Spencer, C. C. Lister, C. M. Bartlett, R. A. Brubeck, H. D. Harris, H. B. Boyles, M. H. Lockyear and C. P. Zaner.

"The Suburban," Davidson Theatre, and Mr. Neahr, will not soon be forgotten by those who were "up against the real thing." The play was melodrama, but between Bartlett and Rowe we had Komette and Julio, and between the crowd and one of Milwaukee's famous German "tea and cracker gardens" there was plate glass galore. We looked, and Lockyear walked straight on—through the snow, and the other eleven followed—dry on the inside, and sober, to dream of drama—and drams not drunk.

Convention Notes.

The weather man was good to us. Perfect winter weather ruled while we were in Milwaukee.

One more added to the list of mythical mayors. Mayor Rose did not blossom in our presence.

WANTED: A handy manual on Parliamentary Practice. Address the ex-President of the Federation.

The Shorthand Association did wisely in re-electing Secretary Davis; he is "actual business from start to finish."

The Speed Contest proved a most exciting, instructive, and enjoyable affair. Let us have it all over again—and then some.

President Arnold was a good presiding officer and a hard worker for the success of the Federation. He will bear watching; better things are in store for him.

The Shorthand Section always elects its best men for office. This accounts, in a large measure, for its being the largest section of the Federation.

Genial Fred Irland has the sincere thanks of the shorthand teachers of this country for the hearty interest he takes in their work. We hope to have him with us every year.

The Spencer family reunion, so widely advertised, was only a dream. Lyman P., Platt R., Jr., and Harvey, whom we all wanted very much to see, were not in evidence.

The various section meetings were more than usually interesting, although there were more absentees among those advertised to speak than has been the case for several years.

Lister captured the penmen—and the presidency. With such officers as Healey and Lister the association must prosper. Lister is a level-headed fellow, a fine penman, and a noble man.

President Healey proved an ideal officer. The excellent program as carried out in the Penmanship Section was the result of his "spur on the spot" suggestions and creations. Congratulations, brother.

An unfamiliar though welcome figure at the convention was that of C. L. Bryant, of the Buffalo B. & S. School. Mr. Bryant was looking for two good teachers. It pays teachers to attend these meetings.

There were no contests for any of the offices in the National Shorthand Teachers' Association, and there was no politics in the election. Everybody knew the best man for the place and voted for him, and that settled it.

The typewriter companies outdid themselves in their exhibits this year. The Densmore people were especially happy in their choice of an attractive, ten-year calendar, bound in celluloid, which was distributed as a souvenir of the occasion.

A member of one of the other sections remarked, on entering the Shorthand Section, that whenever matters were dragging along in an uninteresting way in his section he always went over to visit the Shorthand people, for there was always "something doing" there.

One o'clock in the morning is an unconscionable hour at which to rise from a banquet table. Arrangements should be made so that the physical part of our annual banquet may be out of the way by nine o'clock, so that the speakers may have wide-awake listeners to the end.

FOR SALE: Cheap, a "machine" that has been doing good convention work for two years. It was slightly damaged in the recent convention at Milwaukee, but it is certain that there are in it still sundry elements of usefulness. Apply, after office hours, to the Chief Cook and Bottle-Washer.

Zaner's simplified writing justified all that has been said of it, and much more. Not only did Zaner outdo the famous "muscular movement" champion in point of speed, but he did his work beautifully, and without fuss and feathers. There was no mistaking the fact that the crowd was with him.

Uncle Robert did everything just right. He stands alone in the hearts of his fellows, as one who labors unselfishly for the cause of business education, he has no equal. All honor to "the grand old man." The "samples" of good cheer which he freely gave to all are cherished by many to whom their trip to Milwaukee will long remain a pleasant and uplifting recollection.

S. Van Vliet, of the Cleveland Spencerian, and C. W. Benton, of the Valparaiso, Indiana, Normal School, are "a pair to draw to," as the boys say. They are such physical giants that an ordinary man of five feet ten looks like a school boy in their presence. And their hearts and ambitions are just as big as their bodies. They aspire to the best and biggest in their profession.

The man who has contracted the bad habit of eating too fast should spend a month at the St. Charles Hotel. Those who attended the convention will sign a testimonial unanimously declaring that such a course of treatment will certainly effect a cure—while he is at the St. Charles, at least. It was commonly voted the slowest place that a commercial teachers' convention ever struck.

Everybody enjoyed Uncle Robert's playful allusions to, and descriptions of, the Milwaukee examination prescribed for

G. E. SPOHN, MADISON, WIS.

BERT GERMAN, FREMONT, O.

J. F. FISH, CHICAGO.



those who aspire to possess a teacher's certificate. Several glasses of a variety of Milwaukee's famous product are set before the applicant for pedagogical honors, and he is expected to show his discriminating taste by sampling and naming each brand. Uncle Robert called for volunteers, and it was really surprising to see how many were willing to take the Milwaukee examination.

Some of the engraved cards that were freely handed out in and about the penmanship section had a remarkably suspicious resemblance to the classic hand of Madarasz, and the results of the speed test did not improve the situation. Let's see, Madarasz will write cards, will he not? And zinc etchings can be made from them, can they not? And then other cards can be printed from these zinc etchings, eh? Of course no one would do such a thing, but such things might be done, and—there were those who wondered.

Talk about fun! How could anything generate more downright, dead-in-earnest fun than a two-of-war for a meeting place? What with Jones' City of Roses (as he styled Little Rock) and Secretary Wilson's "perfume of violets, aroma of roses, and fragrance of carnations"—all alleged to be extravagantly blooming on the Arcadian hills about Cincinnati—we begun to hum "In the Good Old Summer Time," and then and there decided to cross our legs under Brother Bartlett's mahogany, in Cincinnati, Queen City of the Ohio Valley.

The Metropolitan Business College "wasn't in it," so to speak, at any time during the voting for a meeting place for 1903, but it is likely to be a prime favorite for 1904, because its magnificent new quarters, its perfect equipment, its advanced courses, and its probable position as the largest of the western commercial schools, will make it a powerful magnet. No one should fail to see the new Metropolitan, when passing through Chicago. Mr. Powers is to be congratulated for the business enterprise he has shown and the success he has achieved. Here's to his health and his family's. May he live long and continue to prosper.

Honesty is apparently not the best policy—in The Private School Managers' Association. When the presiding officer said, in his annual address, that school proprietors who guaranteed positions should not be considered eligible for membership in that body, one honest man arose and said that he guaranteed positions, under conditions that he explained. He wanted to know where he stood. As compensation for his candor he was lambasted without mercy. Another proprietor, much better known, one of whom the public would not expect such a practice, is also guaranteeing positions, but he believes that silence—on certain subjects—is golden; but he lifted up his voice at frequent intervals on less dangerous topics, and there were those who would have rewarded him with the highest office in the Federation.

Worth of Good Writing

BY W. F. GIESSEMAN, CAPITAL CITY COMMERCIAL COLLEGE, DES MOINES, IOWA

For nearly twenty-four years I have been teaching penmanship almost daily, and in all that time I have not felt the necessity of formulating an expression of the worth of good writing. Taking it as a matter understood that good writing was a good thing and that everybody was anxious to get all

he could, conscious of the fact that his getting would not lessen the amount for his neighbor.

A good handwriting is worth more today than ever before, notwithstanding the encroachment in its field of shorthand, typewriting, the telephone, the telegraph, the phonograph, etc.

Hundreds of letters are now dictated and transcribed, where one would be written with a pen. Thousands of messages are sent over the wires today that formerly required the intermediary of the pen, but in keeping with all this growth, the pen is used more, and skill with the pen is rated higher than in any previous decade. Instead of usurping the place of the pen, these things have lightened labor, recorded the multiplicity of transactions and made a place of their own.

The requirements today are greater; both speed and ability must be more efficient than heretofore. This is true of other things as well as penmanship. There are more penmen today, more penmanship teachers, policy writers, engrossers, etc. They earn more money, live more comfortably, enjoy greater advantages than ever before. The centuries have never known the possibility of a penman's convention until the present generation.

Good teachers of penmanship are in steady demand, and there is an increasing demand in the private schools, and a larger field to be developed in the public schools. The pay for which is as good as the same amount of intelligence would command in other professions. The larger cities support several penmen who make a specialty of engrossing and job orders. The penman who is able to originate designs and plan specimens, especially for advertising purposes, can get a high price for his work. Card-writing, lettering, filling diplomas and certificates and sending out specimens for mail orders take a part of the penman's time and bring returns in proportion to the combined energy and ability displayed. Almost any community will furnish extra jobs and fair remuneration to one who has developed a little more than ordinary ability with the pen, while increase of skill will bring higher rewards and more frequent occasions. Many stenographers and clerks could easily earn and get from ten dollars to twenty-five dollars a month more if they could only write a better hand.

Penmanship is valuable in proportion to its ease of execution. The law of economics that a thing is valuable according to the amount of energy expended in its execution is reversed in penmanship. The slow, labored style with back bent, nose down, fingers pinched, and mouth and tongue working in unison with the pen, being of the least worth.

Good writing is valuable as an accomplishment aside from its earning capacity. How can we measure the satisfaction of writing our thoughts and records with ease and dispatch instead of deferring the dreaded task from day to day because it is hard.

A good handwriting is worth considerable from an advertising standpoint. Some of the best business colleges of the land have built up their present proportions more largely through the specimens of business and ornamental penmanship than anything else, and a number of other schools depend upon it for a large part of the influence upon the prospective pupils. Other schools decry against the artistic and ornamental, but lay great stress on common sense business writing. The fact of the matter is that if a commercial school

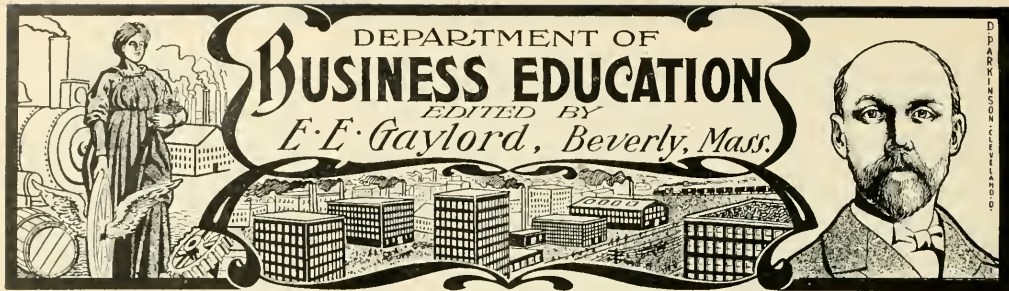
does not prepare the majority of its pupils in an up-to-date manner of writing it fails in its mission.

Penmanship has a disciplinary value. It requires absolute attention. Attention to position, attention to movement, and attention to form. Dickens says, "The one safe, sure, serviceable, attainable quality is that of attention." Young men are sent to military schools for the training in discipline and obedience to orders. The would-be penman must give his mind and energies to the one thing in hand, and as fast as he learns and is able to put into practice, must add to that ability by continued efforts in the same manner, thereby increasing the powers of efficiency. Oh! if young people could learn to write by whispering and fooling away time, what an army of writers there would soon be, and you and I would have to find some other vocation. Penmanship is not considered a mental study, does not strengthen the intellect and expand the mind, like language, philosophy and history, but it does strengthen the perceptive powers and train the nerves and muscles to prompt and obedient service, and thereby has a value equal, in its way, if not superior, to some of those mentioned. It, therefore, has a practical worth peculiarly its own, that is hard to estimate separate from penmanship as penmanship.

Penmanship has a value in forming habits of regularity and conduct. The ambitious young penman cannot keep late hours or bad company, must not drink, smoke or chew. Many refrain from the use of coffee and tea because the nerves must be steady and true, and any excess is an injury. Of course there are living examples that prove the exception to the rule, but how much better might these persons have become without the bad habits.

An ounce of prevention is said to be worth a pound of cure. So from this view of the subject, if it saved but one in a hundred from becoming intemperate, it is worth more than all the penmanship in the world. This may be an odd view of the worth of good writing, but it has a foundation of facts and it rests with us as penmen and instructors of youth to plant the seed in fertile soil and nurture it with faith and works. Penmanship practice on movement exercises settles the nerves and has a value as a cure for nervousness. Like the egg in the coffee, that settles it. If an egg is worth two cents to settle the coffee, surely an oval that will settle the nerves is worth as much, and at such a reckoning some of the devotees of Thornburg, Palmer and Crane soon become millionaires from this source. A uniform, easy, steady-going action, rapid without being hurried, is of great value in any walk of life, and if right habits are engendered in building up the writing habit, who shall say that this does not influence a man's actions and character and prove to be of greater value than mere penmanship. A good handwriting is worth all that one can make out of it. Prof. Hinman has likened penmanship to a buggy, with business for a horse—that one who would ride must drive business. You and I know some penmen of only moderate attainments in that line that make much out of it, and others who are experts in proficiency but scarcely able to make a living.

Penmanship is worth more than a great many things, but not so much as other things. There seems to be no one measuring unit that will compass the subject. I have suggested some of its forms and leave it for you to build upon or tear down or leave alone at your pleasure.



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

The Importance of Personality with men and women who have diplomas from our great colleges and universities reciting degrees. Many of these individuals are laden with letters of recommendation as to character and ability. Why is it that hundreds of persons thus well educated are on the books of every teacher's agency in the land, willing to accept a salary that most commercial teachers would scorn to consider? There is commonly something objectionable in their personality. Alice Freeman Palmer sets forth most forcefully, in the following paragraph, the importance of this element in the make up of a successful teacher:

The time will come when the examiner of a candidate will inquire first into the personal and private character of the teacher. High ideals are not secondary to noble character. It is not the learning that she has, nor the training that she has, that makes the true teacher. It is her personality. Many of the best teachers today never received a normal school certificate that they had been thoroughly grounded in the newest and most approved methods. Their success lies in the power of their own high character, and their endeavor to promote, through love and sympathy, the best possibilities of the children under their charge. Professional training if not to be disparaged. It is a great power in itself, but it is not the greatest nor the highest. Manners and morals, and they are one, in the teacher's personal character are of far greater value. To feel that his teacher lives a noble and beautiful ideal will make the pupil aspire to such an ideal.

Rapid Calculation.

L. C. HORTON, WINSTED, CONN.

The teacher should put "lots of enthusiasm" into the subject of interest. It's a dry subject to many students and it needs a rain fall of spirit and dash by the teacher to grow desirable results.

Students can be taught to compute interest at an astonishing rate of speed, and they can be taught so that they will not forget the principle involved.

It seems to me that the wisest thing to do is to thoroughly teach them "principle" first, and "rapidity of reckoning" second.

The table given below is one which I use in my classes.

It comes as near being a mechanical method as any I know of. Don't understand me, however, as advocating a plan of computing interest that involves no reasoning by the pupil.

I explain this table as thoroughly as I know how, and the explanations are given very often.

I use the 6% rate almost exclusively. It must be apparent to my fellow teachers that this rate has greater possibilities for "ready reckoning" than any other.

The number of days in a month, in a year, and the number of months in a year are ready multiples of 6. The rate, too, is universally used by our banks.

Let me show, to an extent, how I explain this table: Suppose I wish to use the 6% rate. I place a proposition on the board like this:

\$4200 for 24 days at 6%,
360 days to the year (ordinary int.)

The \$4200, the 6% rate, and the 24 days are all multipliers, and the 360 days (ordinary int. year) is the divisor.

I arrange the proposition as follows:

$$\frac{\$4200 \times .06 \times 24}{360}$$

The 6% has been set down in decimal form.

Strike out the decimal and add two ciphers to the 360

(2)

$$\frac{\$4200 \times .06 \times 24}{36000}$$

Cancel the 6 into the 36000

(3)

$$\frac{\$4200 \times .06 \times 24}{36000 \ 6000}$$

If \$4200 is put at interest for 6000 days at 6% it will earn \$4,200,—that means 100% of itself.

The interest then on \$4200 at 6% for 6000 days is \$4200.

What is the interest for 600 days?

(4)

$$\frac{\$4200 \times .06 \times 24}{36000 \ 6000}$$

Moving toward the left, cut off one place in both your "sum at interest," and the 6000 days, and the result is \$420.

What is the interest for 60 days?

(5)

$$\frac{\$4200 \times .06 \times 24}{36000 \ 6000}$$

Moving to the left cut off still another place and the result is \$42.

Decimal-Aliquot Part Method of Computing Interest, Arranged by L. C. Horton.

Number of Places To Point Off	3	2	1	0
Rate.	Per Cent Value.	1 Per Cent.	10 Per Cent.	100 Per Cent
1	Days 36—1 mo. 6 da.	360—1 y.	3600—10y.	36000—100y.
2	" 18	180—6 m.	1800—5yr.	18000—50y.
2 1-4	" 16	160—5m. 10d.	1600—4y. 5m. 10d.	16000—44y. 5m. 10d.
2 1-2	" 12	144—4 m. 24 d.	1440—4y.	14400—40y.
3	" 9	120—3 m.	1200—3y. 4m.	12000—33y. 4m.
4 1-2	" 8	90—3 m.	900—2y. 6m.	9000—25y.
5	" 6	80—2 m. 20 d.	800—2y. 2m. 20d.	8000—22y. 2 m. 20d.
6	" 6	72—2 m. 12 p.	720—2y.	7200—20y.
7 1-2	" 6	60—2 m.	600—1y. 8m.	6000—16y. 8m.
8	" 4	48—1 m. 18 d.	480—1y. 4m.	4800—13y. 4m.
9	" 4	45—1 m. 15 d.	450—1y. 3m.	4500—12y. 6m.
10	" 3	40—1 m. 10 d.	400—1y. 1m. 10d.	4000—11y. 1m. 10d.
12	" 3	36—1 m. 6 d.	360—1y.	3600—10y.
12 1-2	" 3	30—1 m.	300—10m.	3000—8y. 4m.
			288—9m. 18d.	2880—8y.

Arrangement when the Rate is 6 Per Cent.

Number of Days.	No. of Places to Point off.	Value in U. S. Money (1¢ = \$)	Value in Per Cent.	Value in Common Fraction.	Value in Decimal Fraction
6	3	mill.	1-100	1-1000	.001
60	2	cent.	1	1-100	.01
600	1	dime.	10	1-10	.1
6000	0	Dollar.	100	For Unity.	1.

What is the interest for 6 days?

(6)

$$\frac{\$4200 \times .06 \times 24}{36000} = .014$$

Moving to the left cut off again another place and the result is \$4.20.

We have now cut off as many places as we can.

It is apparent that the interest for 6 days is \$4.20. For 24 days we may now multiply the \$4.20 by 4. (24 days is 4 times greater than 6, so the interest will be 4 times greater). Result \$16.80.

Now we may arrange an explanation something like this:

Principal at Interest	No. of days at interest	Rate	Number of Places to Point off
4200	6000	6%	0
420 0	6000	6%	1
42 0 0	6000	6%	2
4 2 0 0	6000	6%	3

Number of places that must be cut off in the \$'s when the days are,

NUMBER OF PLACES

Days	Places
6,000	0
600	1
60	2
6	3

Here is a good illustration:

Principal	6 Days	60 Days	600 Days	6000 Days	Principal Interest
\$4200	24	2	0	0	
	3	2	1	0	

The final result in each proposition given below is the same. I show the student why it is so.

\$4200 for 24 days at 6%	240%
4200 " 6 " 24%	4200%
6 " 24 " 24%	24%
24 " 4200 " 24%	4200%
24 " 6 " 4200%	6%
24 " 4200 " 6%	6%

In the beginning I give the class simple propositions. I keep on the simple examples and concern myself with the principles involved. By easy steps I go to the more complex examples, i. e., those of odd number of \$'s and days, and of different rates.

The matter of dividing up the number of days at which principal is at interest must be carefully gone over. Upon a good division very often depends the accuracy, and most assuredly the speed.

Sometimes it is advantageous to compute on a basis of 6 days, and other times on a basis of 60 days. Depends upon the number of "interest days" or the amount of the principal.

(To be concluded in March)

Worth More than All the Rest

"I am a subscriber to five other journals, but THE BUSINESS EDUCATOR is worth more than all the rest."
A. HEIN,
Philadelphia, Pa.

Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

OKLAHOMA.

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PORTO RICO.

San Juan. Mrs. Guy V. Henry. The Outlook, April 6, 1901.

TANNING.

Canaigre Growing in the Southwest United States. John E. Bennett. Scientific American Supplement, September 21, 1901.

AUSTRALIA.

Australian Opal and Opal Mining. John Plummer. Scientific American Supplement, September 2, 1901.

THE CATTLE INDUSTRY.

The War for the Range. Charles Michelson. Munsey, December, 1902.
The World's Meat Supply. A. G. Leonard. General Manager Union Stock Yards, Chicago. Saturday Evening Post, October 11, 1902.

AFRICA.

Commercial Africa. The World Today. November, 1902.

RUBBER.

The Rubber Industry in South America. Harper's Weekly, November 1, 1902.

SALT.

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SHIPPING.

The Great Ship Combine. Winthrop L. Marion. Review of Reviews, December, 1902.

British Subsidies and American Shipping. Charles H. Cramp. North American Review, December, 1902.

America's Bid for Naval Supremacy. Archibald S. Hurd. Nineteenth Century Magazine, December, 1902.

The Great Growth of the "Soo." Cy Warman. Review of Reviews, December, 1902.

The Sault Ste. Marie Water Power Canal. Scientific American, November 1, 1902.

SIBERIA.

Siberia. Harper's Weekly, October 18, 1902.

PETROLEUM.

Rise of the Standard Oil Company. Ida M. Tarbell. McClure's, December, 1902.

JAPAN.

New Japan, the Schoolmaster of Asia. John Barrett. Review of Reviews, December, 1902.

FISHERIES.

The Atlantic Fisheries Question. P. T. McGrath. Atlantic Monthly, December, 1902.

BRAZIL.

A Letter from Brazil. George Chamberlain. Atlantic Monthly, December, 1902.

MINING.

The Industry of Gold Production. Rogers Dickinson. World's Work, December, 1902.

UTAH.

The Mormons: A Successful Co-operative Industry. Glen Miller. World's Work, December, 1902.

Chas. Waldo Haskett

THE BUSINESS EDUCATOR AND EXPERT ACCOUNTANT, SUCCUMBS TO PNEUMONIA.

On January 9th, Prof. Haskett, dean of the N. Y. University School of Commerce, Accounts and Finance, died of pneumonia. He was also Pres. of the N. Y. State Society of Certified Public Accountants and of the National Federation of Societies of Public Accounts in the United States, and senior member of the accounting firm of Haskett & Sells.

Prof. Haskett was born in Brooklyn, Jan. 11, 1832. He served an apprenticeship of five years in the accounting department of the Importing House of Frederick Butterfield & Co. of N. Y. City. He next entered the accounting department of the North River Construction Co., and soon had supervision of the construction accounts of the company. Later on he became a general bookkeeper and auditor of disbursements, after which he entered the profession of public accountancy upon his own responsibility. He held many important administrative offices. Two years ago he was engaged to examine and report upon the system of accounting of the Bureau of Mint. Being the founder and dean of the University School of Commerce, he became in a short time a prominent man in business education circles.



A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

Albert G. Scholfield's Commercial Academy of Providence, R. I., the second Pioneer Business School of New England, was founded in 1846. At that time the idea of such a school was new and strange, and the sceptical public was induced to patronize it only through the most vigorous soliciting of the principal. For the first three years only business men and their clerks were induced to attend, but by the very persistent efforts of the manager, young men were drawn into the school, and the idea gradually grew into public recognition. It was shown that good accountants could be made in a school, and that growing up in business through apprenticeship was not the only or best way of mastering the science of accounts.

During the earliest years of the Scholfield Commercial Academy, writing and accounts were the chief branches taught. Gradually the public grew less sceptical and recognized the necessity of business training as an aid to young men wishing to engage in business as merchants, clerks and accountants. Then other branches were added, until in 1860, the name was changed to Scholfield's Commercial College. The common and higher English branches were embraced, also a mechanical drawing department. In the absence of suitable quarters, not to be found in the city, the Academy was first located in the Mallett building, while the Jones building was built in 1817, with apartments arranged for the Academy. The growth of patronage was so great in 1856, that the Academy was removed to the McNeal building, where it thrived beyond all precedent. At this stage of growth, it crowded seven large apartments to their utmost capacity, until the constantly increasing number of stu-



ALBERT G. SCHOLFIELD.

dents compelled the removal of the College to the Howard building, where it occupied the entire 3rd floor, 62 feet in width by 138 feet in length. One room contained 400 students, 4 other rooms had a seating capacity for 300 other attending students. In time, other removals were made to more modern buildings, and finally to 28 Westminster St. The College patronage has ranged from 50 students to 700, and the teachers have numbered from 2 to 12, as the business has demanded. During the 56 years of its existence, the College has enrolled 13000 students, and graduated 8000 accountants.

(Continued.)

Our Report

We desire hereby to thank Mr. John Robert Gregg, Chicago, Mr. W. E. White, Quincy, Ill., and Mr. F. M. Van Antwerp, Louisville, for their assistance in putting out what now appears to be one of the most concise reports thus far made of the National Commercial Teachers' Federation. Their services were as prompt as they were efficient.

A Penman's Coast to the Farmer.

"Here's to the Farmer that tills the soil, that grows the corn that feeds the geese, that raises the quills that flourishes the birds, that lays the eggs that lay in the nest that Penmen draw."—C. S. CLARK.

No Concern.

I have greatly admired the color effects on your cover designs which are far in advance of any other similar publication, and when I send you a design for the cover, I have no concern as to its artistic effect when engraved and printed. THE BUSINESS EDUCATOR from cover to cover shows the effect of your skill and judgment concerning matters artistic.

Sincerely yours,
E. L. BROWN.

How's This for a New Year's Present

Born, Paul Howard Staley, son of Mr. and Mrs. W. I. Staley, Salem, Oregon, Jan. 1, 1903. Congratulations. May all prosper and the son "get there" sometime as a practical educator as has his father.

Worth Hundreds of Dollars.

Every number of THE BUSINESS EDUCATOR represents the highest grade of work in our profession, the originals of which are worth hundreds of dollars. No one who is at all interested in penmanship can afford to do without a single number of THE BUSINESS EDUCATOR. I hope you are securing a very large subscription list this year. With best wishes, I remain,

Your friend,
E. C. MILLS.

Rochester, N. Y., Oct. 9, 1902.

SIMPLIFIED, PRACTICAL PENMANSHIP BY F. S. HEATH, CONCORD, N. H.

Jamestown, N.Y., Dec 3, 1902.

Received from Amos W. Hammond & Co.

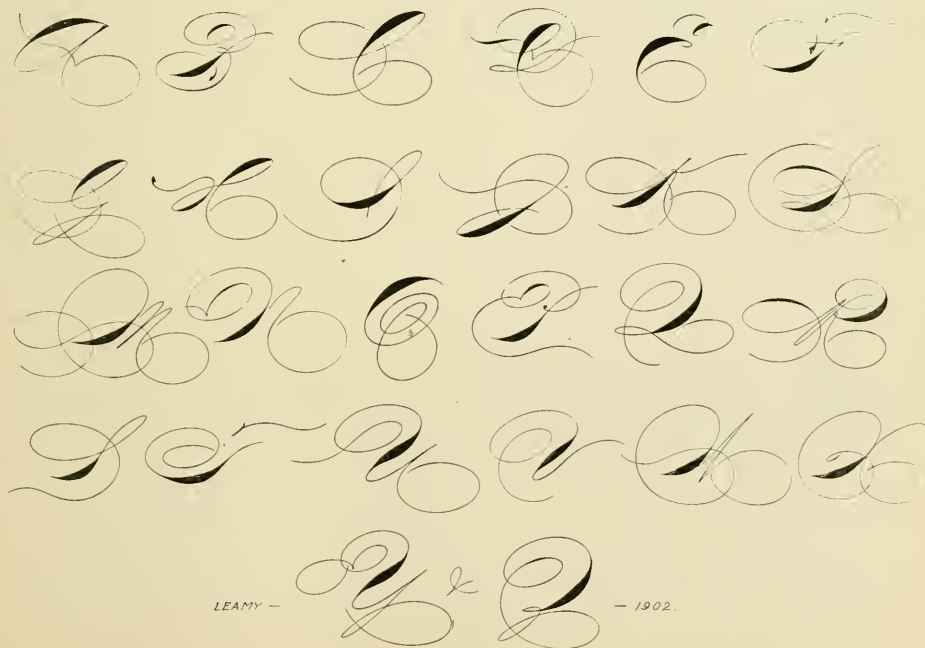
*Three thousand seven hundred and no Dollars
on account,*

Fred S. Heath.

Observation and experience have been his instructors, conscious responsibility his incentive; and singleness of purpose admitted of nothing else but to go forward in the line of duty. For what he is and what he wrought

Lessons in Engrossing—Number Twenty-three—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.

Memorials and testimonials are not always written in the form of resolutions; they are sometimes short, and in making up a booklet it is desirable to make as many pages as possible; in such cases a few lines may be written just a little above the middle of a page, well separated, and one or two ruled lines drawn above and below as shown in copy. Slender end pieces of any desired elaborateness may be substituted for the ruled lines. Following this plan, no attention is paid to paragraphs or even sentences; just fill up the allotted number of lines.



Lessons in Business Writing.

BY

THE SADLER, BRYANT
AND STRATTON

Clister

BUSINESS COLLEGE,
BALTIMORE, MD.



The student should bear in mind that good writing is the result of a systematic course of training of the writing muscles. These muscles are located in the hand, forearm, upper arm and shoulder. While all these muscles are used more or less, in the various kinds of writing, the muscles of the arm predominate in strong business writing. The use of the muscles of the fingers and hand give accuracy of form, the larger muscles give strength and endurance. The finest writers we have, have acquired wonderful control of all these writing muscles, so that a slight action of the fingers or hand can be brought into use almost imperceptibly, while the hand is being propelled or swung along from letter to letter. The ability to combine the use of these smaller muscles with that of the larger muscles—those of the arm—combined movement, if you please, gives the greatest skill in writing.

It is well, however, for the beginning pupil to devote himself largely to the use and control of the larger muscles, because, as a rule, he has been accustomed to an excessive use of the finger muscles. A little time spent daily on some of the large movement exercises in Plate One of the January lesson—preferably some one appropriate to the copy to be practiced—will tend to develop the use of the arm muscles. Then a faithful effort on a copy comprising some letter or letters of the alphabet will gradually develop control and accuracy. It must be remembered that nice control and easy movement come slowly. It takes time, but every copy or exercise mastered, brings you that much nearer the goal. He who does his best every day, betters his best.

The copies to be taken up this month consist of the remainder of the one space letters and the figures. These will tend to continue the development of the movement of the hand from left to right. Great care should be given to the space between letters, and to the width of the letters. Fairly formed letters, nicely spaced, make more legible writing than well formed letters irregularly spaced. It is a good rule to make the space between the letters wider than the letters.

Each letter has something about it that is peculiar to itself. Whatever this is, must be discovered and cultivated. Then every letter, or nearly every letter, has some double; that is, some letter that is likely to resemble closely, especially if it is a little deformed. Consequently, care must be taken to avoid this deformity.

PLATE VI

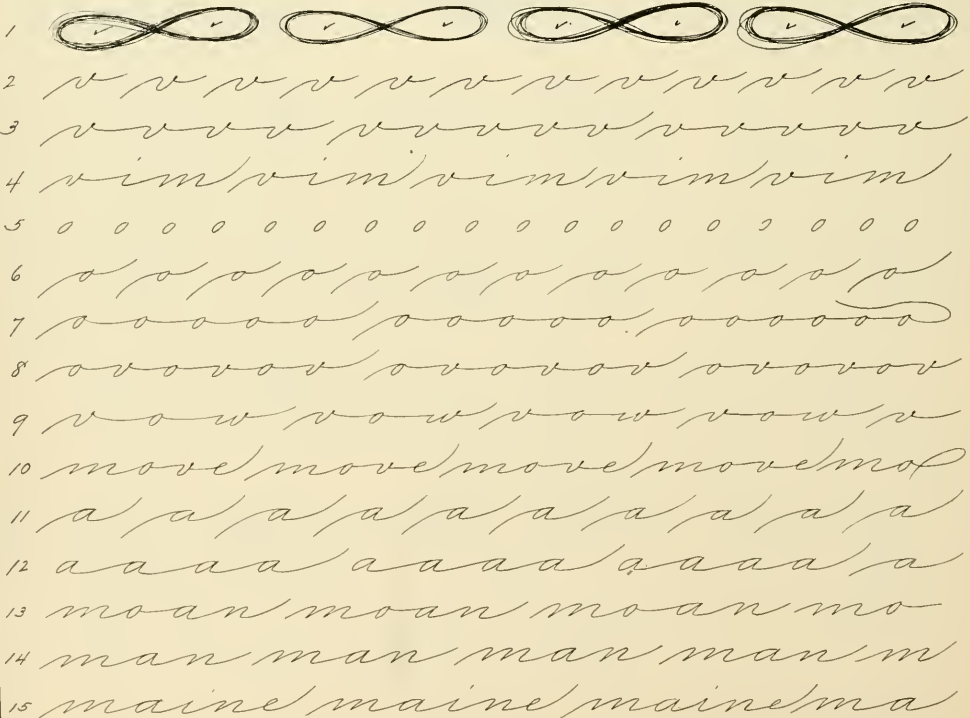


PLATE 6.—Copy No. I in this plate is a good exercise to practice awhile at the beginning of each practice period while working on the remainder of the copies on the minimum letters. It serves to develop that easy swing from left to right. Make two little check marks about an inch apart, then glide back and forth around them. Notice the little double turn in the first part of *r*, and that little dot as a finishing point before turning to the next letter. The *o* should be nicely closed at the top, or it may resemble the *r*. The *a*, is a slanting oval, nicely closed at the top and finished just like the small *i*. Be sure always to drop to the base line in finishing the *a*, as that is the chief distinction between the *o* and *a*. Practice these letters freely, both the way the lines run and across the lines, as illustrated in Plate Five of January lessons. This cross line practice stands supreme as a scheme for cultivating good spacing and lateral movement.

PLATE 7. It is an excellent plan to take any one of the one space letters and repeat it about one-third across the page, and then finish by adding a flat figure eight over the entire group of letters as illustrated in copy No. 1 of this plate. Always begin the *c* with a distinct dot or period at the top and let it curve but little on the downward stroke. Of course, much curvature does not detract from the legibility, but it does somewhat from the beauty of the letter. Learn to join the *c*'s nicely without lifting the pen. The *s* should be sharp at the top and closed nicely at the base. The style of *r* in Copy No. 10 is a good standard letter. Care should be taken to get that little kink in the top. Many make it too quickly to get it just right. If made too narrow, it may be mistaken for *i*.

The various words given in these copies are selected with a view to giving good words to practice the different letters and joinings of letters as they are introduced. Try to get so you can write them smoothly and space the letters nicely.

PLATE NO. 10 contains words using all the letters introduced up to this point. Take them one at a time, and write them over and over until you can make them look like good business writing.

It is worth a great deal to anyone to be able to make good figures rapidly. In order to acquire this accomplishment, it is necessary to take the different figures, one by one, and study them and practice them the same as you would the different letters of the alphabet.

There are but ten different characters to master in order to be able to express all the numbers we will ever have occasion to write. But each figure should be very distinct and precise. Each figure has something about it that is different from all the other nine figures. Learning to make good figures means learning to bring out these different characteristics distinctly and to do it quickly. An excellent place to take up the figures is right after the thirteen minimum letters, as the practice on these small forms should prepare you for practice on the figures.

We will take the figures made principally of straight lines first, as we can get started just right on them with less difficulty than the more complicated figures. Some people make smeary, ragged, heavy looking figures and others make sharp-line, clear-cut figures. It is the latter kind that you should cultivate—those that have life in them. If you place your pen on the paper, move it slowly and carefully, and bear on the pen slightly, you make such figures as primary grade pupils would make. If you place the pen on the paper and move it with a quick, sudden motion you produce a clear cut figure.

Take the figure 1 and make it with a light, firm stroke. Learn to place it accurately. Stop with the pen on the paper. Move the hand to the right about half an inch, letting the pen touch the paper lightly as the hand glides from figure to figure. It is a good plan to count "one" for the figure and "two" for the dash or glide. Make them about the size of the copy. Do not try to make them very rapidly at first—let speed come afterward. Make a page carefully, then take the figure 4. It has three quick movements—down, out, down; or 1, 2, 3. Always begin the last part of 4 higher than the first part and stop short below the lateral stroke to avoid giving it the appearance of 7. Next take the figure 9 and make the top just like the small *a*,

PLATE VIII

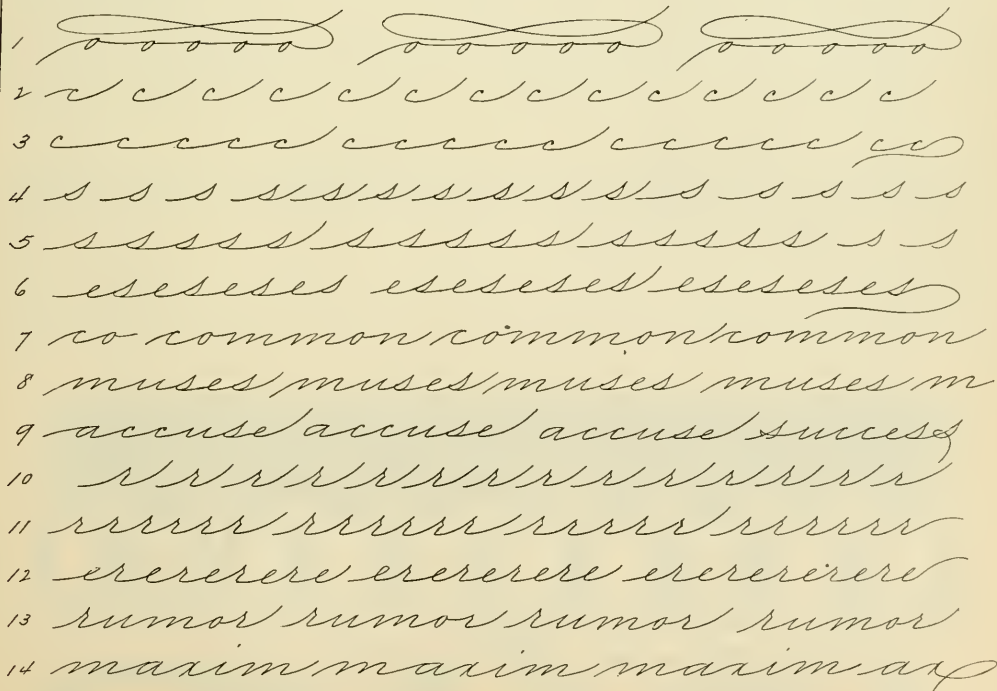
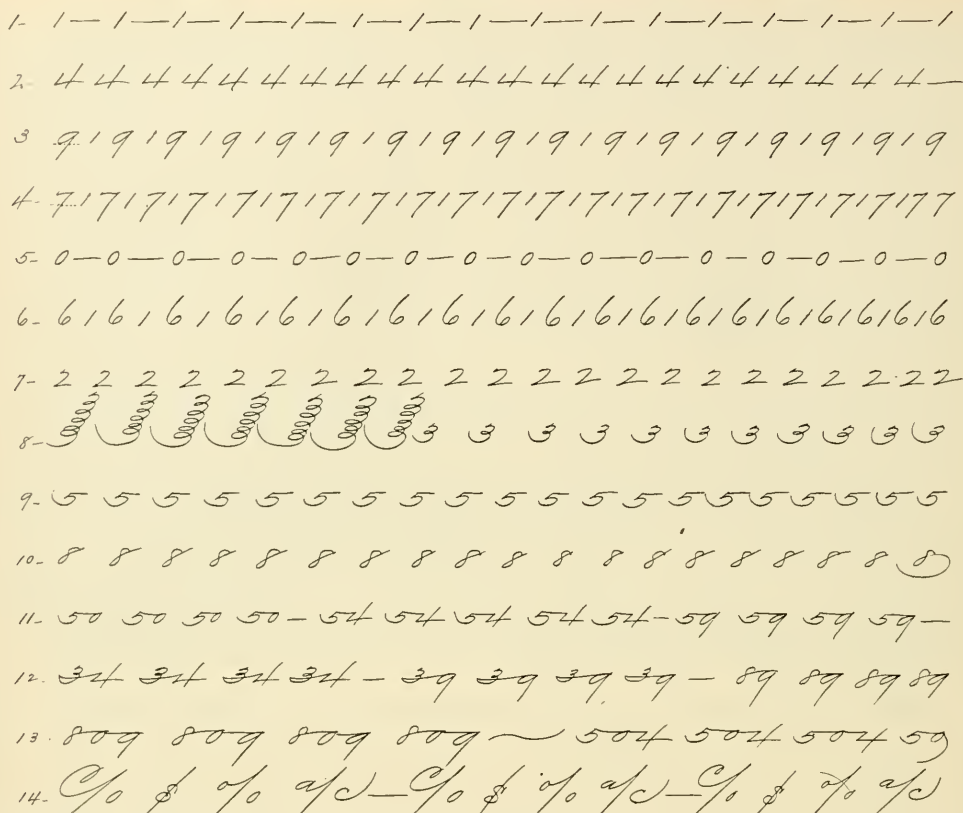


PLATE VIII

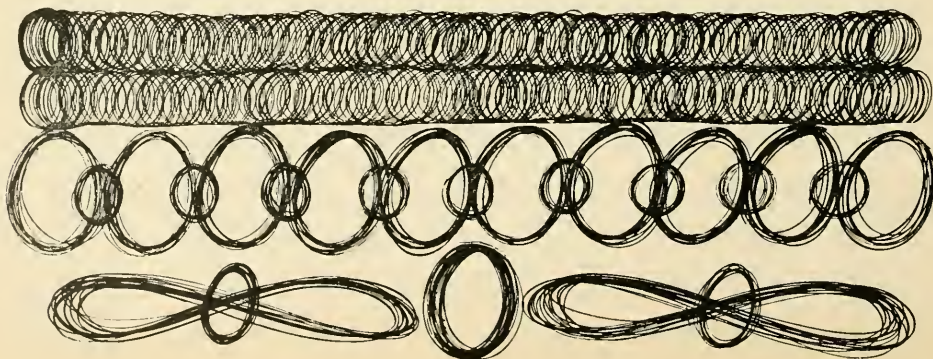


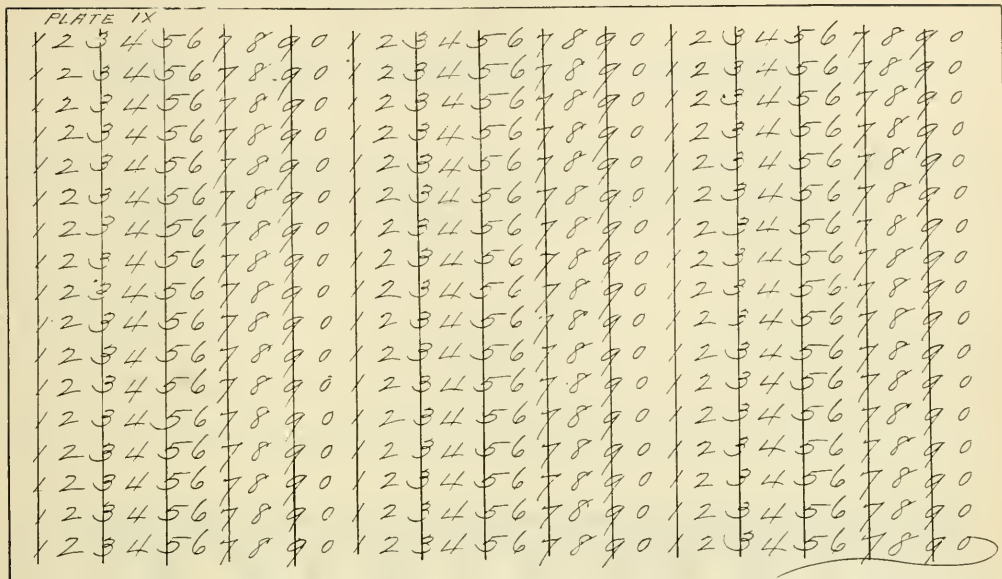
which has already been practiced, then make a quick downward stroke, stopping a little below the base line. Be sure to close the 9 at the top, otherwise it may resemble the 7. There are two motions in making the 9. After these figures have been practiced liberally individually practice them together. See how many of each you can make in a minute. In making the 7 press the pen to the paper, make a light quick movement to the right, then downward, finishing below the line as in the 9. The 7 sometimes looks like the 4. Avoid this tendency.

Make the O small, round, and always closed at the top. A flat O is sometimes mistaken for a 1 and if left open at the top, for a six. Begin the 6 a little higher than the other figures so it may not be mistaken for an O, and finish with a quick turn at the bottom.

Review the 1, 4, 9, 6, 0, 7 and develop speed on each. Never practice, even in speed drills, faster than you can make good figures. Make the 2 by pressing the pen to the paper, making a little dot or a very small loop, turning quickly to the blue

MOVEMENT EXERCISES BY JOS. HACKL, PUPIL IN ST. JOHN'S COMMERCIAL COLLEGE, COLLEGEVILLE, MINN.

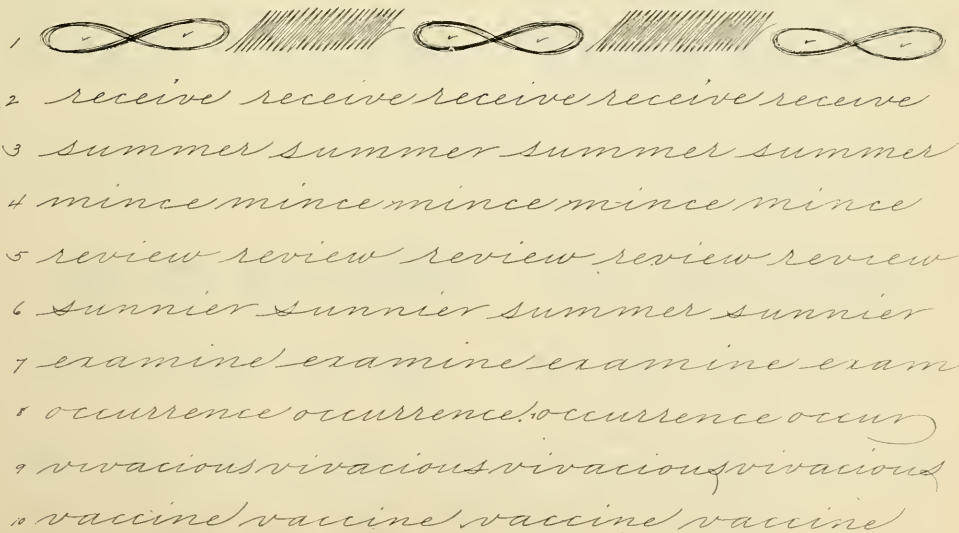




line and finishing just like the cross stroke in a 4. Be sure to make a sharp point where the 2 touches the line. Begin the 3 the same as the 2 and make two quick turns downward and to the left. Exercise No. 8 in plate eight is excellent to develop the motion used in making the 3. Place the pen firmly on the paper, then turn downward and to the left rapidly. Give it a little swing just as you finish. Make very small loops. Some finish the 3 with a dot, while others lift the pen while swinging it around to the left and upward. Finish the bottom part of the 5 like the 3, and always try to join the little dash at the top of the 5 to the beginning point.

In making the 8 press the pen to the paper, form a small s and finish by gliding the pen up through it toward the next figure. Review all the figures, try your speed on them separately and in combinations, then see how neat a page you can make. Practice across the lines, making figures on the lines and between the lines, as indicated on plate 9. Figures should be small and equally spaced in all directions. This kind of practice should encourage proficiency in arrangement, size and spacing.

Plate X



A B C D E F G H I J K L M N
O P Q R S T U V W X Y Z

BUSINESS CAPITALS BY MR. D. L. M. RAKER, A STUDENT OF THE ZANERIAN.

Lessons in Practical Business Writing

BY

LAWRENCE, MASS.,

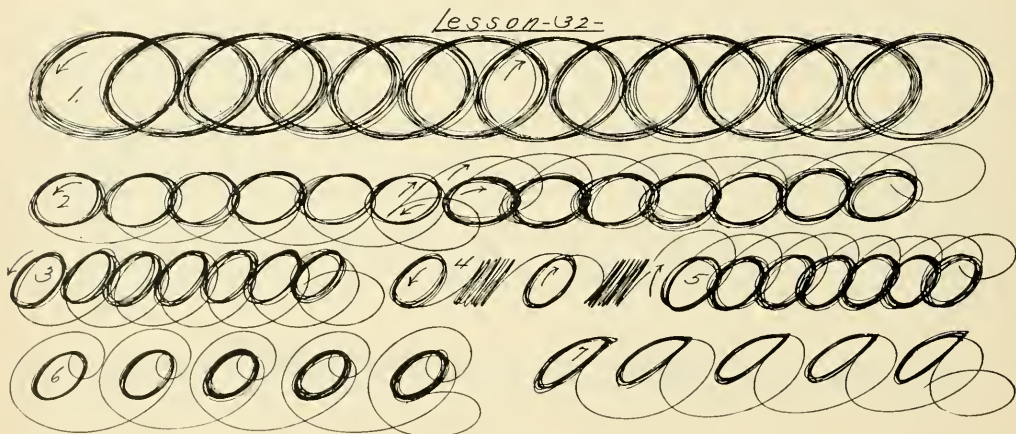
N. O. Keesling.

CANNON'S BUSINESS COLLEGE.

Number Six.

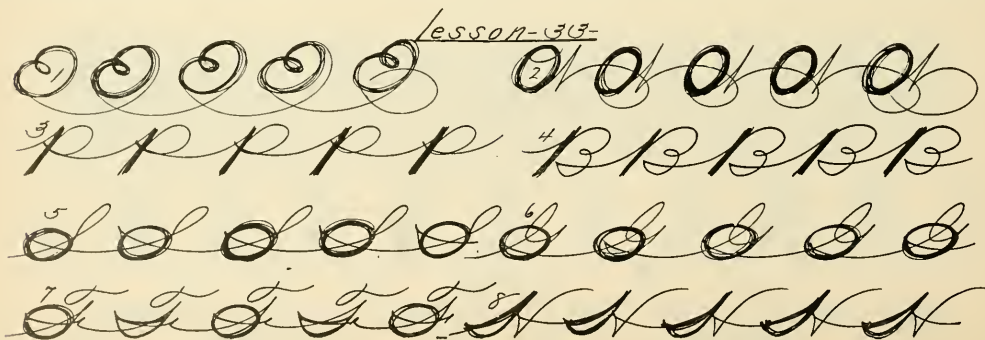
Lesson No. 32.

In this plate and the next one I give some movement exercises which you no doubt will be interested in. They will develop your movement, form of letters and the art of joining them together.



To the Student.

The lessons from now on are intended to act as a review of what we have gone over and to gradually lead you into body writing. It will not be necessary for me to give you instructions regarding them, but I am sure that if you follow, study and practice them carefully, you will develop a strong business hand.



The Business Educator

Published at the Post Office at Columbus, Ohio, as Second Class Matter. September 1, 1902.

Edited and Published Monthly (Except July and August), by ZANER & BLOSER, 118 N. High Street, Columbus, Ohio.

VOL. VIII. NO. 6. WHOLE NO. 51
COLUMBUS, OHIO, FEBRUARY, 1903

SUBSCRIPTION PRICE, \$1.00 A YEAR. 10c. A COPY.

Change of Address—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the **BUSINESS EDUCATOR** is not only the best but the cheapest, because the best is always the cheapest.

The Best Advertising Medium of Its Class

THE **BUSINESS EDUCATOR** being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

Why the Business Educator is the Best Advertising Medium of Its Class.

We have recently been hearing from a number of our advertisers who unhesitatingly and voluntarily commend THE **BUSINESS EDUCATOR** as an advertising medium in words of the very highest terms.

Advertisers are beginning to find out that THE **BUSINESS EDUCATOR** is unquestionably the best medium in its special field. Our subscribers have no doubt noticed that more advertisers are coming to our columns and that the old ones remain.

We wish to state in this connection that as our advertising patronage grows, as it is bound to do when others learn of the real value of our columns, the journal will be enlarged, so that as much or more space will be devoted to reading matter, illustrations, etc., as has been devoted to this purpose in the past.

But why is THE **BUSINESS EDUCATOR** the best advertising medium of its class?

The reasons are clear. It is the most beautiful, interesting and valuable journal of the kind, and is therefore preserved as is no other similar publication.

We publish no cheap student's edition. It is well known that the student's editions of some journals make up a surprisingly large part of their circulation, and that these student's editions are worth little or nothing to the advertiser of school books, etc. These editions are thrown aside after the student has practiced on the writing lesson. Not so with the attractive **BUSINESS EDUCATOR**. It follows then that the better editions of these journals are surprisingly small, and that when they are compared in circulation and influence with THE **BUSINESS EDUCATOR**, the latter seems as a mountain unto a hill.

These are only a few reasons for advertisers to consider. Many more could be given. Investigation will lead to no other conclusion.

Fake Business Schools.

Now and then we hear some disgruntled, misguided individual assert that most business schools are "fakes," "frauds," "imposters," etc. As a rule the person speaking is not a success himself, and he naturally "has it in" for business schools for having discovered that he was a failure as a teacher or as a man.

There are fakes in the school business, but nothing to what there are in the clothing business. There are fakes in our line, but each year they are getting fewer.

We have been pretty intimately acquainted with business schools, business educators and penmen for the past decade or two, and must confess to having known some pretty tough cases, but let "by-gones be by-gones." To-day the average business school is a credit to the community, and the average commercial teacher and penman is intelligent, practical, progressive, temperate, and moral.

Few people as a class are more temperate than penmen today. At our associations we have rarely seen a glass of beer pass the lips of a member, and few or no cigars have been noticed. Then, too, the conversation and conduct have been unusually chaste and upright.

These things mean that business education stands for moral education as well as for commerce. Since the teachers of business schools are moral, upright men and women, it means that the schools in which they labor are the same.

Where you find one "fake" business school you will find many good ones. Business schools, commercial teachers, and penmen are all on the mend, and have been from the beginning. They now compare favorably with the best in any other profession.

It is now an honor to say that you are a commercial teacher or a penman. As so it shall continue. Onward and upward, forward and onward is the outlook.

Our Portraits

"What is worth doing is worth doing well" is an old, old saying, and well worth keeping before one as a constant reminder that, in the long run, the good, the excellent is better at any price than the poor, the middling or the cheap. The portraits that we present from time to time are the best we can secure. They are good size, fine in quality, and in price two and three times as expensive as the small, cheap ones so frequently used. We receive many compliments upon this one thing alone. But in

this, as in other things, THE **BUSINESS EDUCATOR** endeavors to lead all others of its class.

At Chicago.

While enroute to and from Milwaukee we stopped in Chicago to visit pupils and friends. Messrs. Hummel, Pound, and Rounds were each prospering and progressing. Mr. H. is building up quite a business in designing and engraving. Mr. P. is forging to the front as an illustrator, and is the owner of a neat cottage home at Congress Park. Mr. R. is doing the finest engraving in Chicago, being the head man at Ricketts' engraving establishment.

Mr. Ricketts, the engraver, has built up a substantial business. Some time ago he had a severe sickness on account of too many years of hard work, and we were sorry to learn, while there, of the serious illness of his family. Our best wishes, brother.

Mr. J. C. Y. Cornwall, the veteran card-writer and all-round true gentleman, unable to carry on his business because of age, being seventy-one years old, is now enjoying life as becomes one who has lived long and well. He has doubtless met more famous men and women than any other man in our calling. He is a man whose talents would have been a credit to any profession. Penmanship has been bettered by his skill as a penman, and polish and true worth as a man. May we see many more New Years together, honored brother. Here's to your health, and congenial, hospitable family.

Brown Burned Out

The following was taken from a recent letter by W. F. Cadwell, Principal of Brown's Business College, Rockford, Ill., and is self explanatory:

"Enclosed find draft for \$1.00 in payment of our subscription to THE **BUSINESS EDUCATOR** for 1903.

"You have no doubt learned of the total destruction of our school by fire on Thursday night, December 4th. I am pleased to announce that, owing to the prompt and energetic movements of Mr. Brown, we are quite comfortably housed in very pleasant temporary quarters, and that the question is being agitated by the business men here of a fine building for a permanent home for the college. It is hoped to have it ready for use some time next fall.

We lost only a few days school on account of the fire. In fact, our shorthand department resumed work the Monday following the fire, having lost but one day. The bookkeeping department lost only three days. This scores another mark for President Brown's ability to bring things to pass."

The Bounding Stag.

Mr. W. E. Dennis, the inimitable penman, flourisher and engrosser, whose advertisement appears elsewhere in this number, has recently gotten out the finest specimen of the kind we have ever seen, comprising offhand writing, flourishing and lettering, as well as some very careful drawing. The work is graceful and beautiful. The Williams' style, but we must confess that it is finer than anything we have seen from the pen of that world renowned penman. When it comes to off hand artistic flourishing, we doubt whether Mr. Dennis has or ever had an equal in this art. The swans, birds and deer are certainly the embodiment of grace and beauty. How anything could be more fairlike, and yet fairly real, we do not know. Aspiring penmen, professionals and schools will do well to secure a print of this masterpiece. It is certainly worth more than the price asked, as no one but a Dennis could have done the work.



The Students of Spencer's Business College, Kingston, N. Y., made the principal of the Commercial Department, Mr. L. E. Stacey, a Christmas present of a handsome clock. This speaks well for Mr. Stacey and the students who have thereby shown that they appreciate a good thing.

T. J. McEnamie, the well known penman of Philadelphia, Pa., recently renewed his subscription to THE BUSINESS EDUCATOR, and with it inclosed the following much appreciated compliment: "Your journal is developing a broader and more intelligent view of the subject of practical writing that must yield much good to its readers whose minds have been closed to the utilitarian side of penmanship."

H. G. Rineer, of Baltimore, Md., recently sent some subscriptions to THE BUSINESS EDUCATOR, and with them the following words: "I consider your paper the best of the kind ever published."

We might add that Mr. Rineer has voiced the opinion we are receiving from all quarters, which is truly encouraging, indeed.

J. W. Anshutz, a former Zanerian student, recently secured a position through the Zaner & Bloser Employment Bureau, with the Lebanon, Pa., Business College. Mr. Anshutz is a well educated, skillful, reliable gentleman, and will no doubt make a valuable addition to the faculty of the above named institution.

Miss Julia Bender, a student of the Zanerian during the past summer, is now teaching penmanship and typewriting in the business department of the W. Va. Conference Seminary, Buckhannon, W. Va.

Miss Nellie B. Hight, of Saco, Me., has been doing some itinerant teaching in writing at Eastport, Me. Miss Hight is one of America's most skillful lady penmen, and possesses the necessary qualifications in the way of enthusiasm and hustle, which go to make up a successful teacher of writing.

The Mountain State Business College, Parkersburg, West Va., on Dec. 17, 1902, gave a house-warming in its new rooms, at which time 3,000 people visited the institution and were surprised and delighted with its furnishings, equipment and decorations. From press reports we learn that the rooms have been frescoed in different colors, which are designated as the blue, purple, and gold rooms, being furnished and decorated in those colors.

J. V. Dillman, a recent Zanerian student, is now teaching the penmanship and bookkeeping in Steil's Business College, Canton, O. Mr. Dillman reports that they have a large school, which is rapidly increasing.

The Register, the official organ of the Knights of Columbus, has a full front-page article in a recent number, sketching the career of Patrick J. Sweeney, the editor of Chat. We are pleased to note that Mr. Sweeney received some of his varied training under the instruction of Mr. John J. Egan, the able proprietor of the old Egan School of Business, Hoboken, N. J. By the way, the Christmas number of Chat was exceptionally good. Those four readers who like it, suggest some articles, with a business flavor, should take Chat.

We are under obligations to Mr. L. B. Moffett, Business Manager of Pease School, for an invitation and program of the commencement exercises of that famous school, held Dec. 19, '02. One of the largest audiences in the history of the Pease school, with an appreciative audience of Philadelphia's most useful citizens, to enjoy what has come to be one of the annual events of importance to the community. The president of The International Mercantile Marine Co., the latest of the great Morgan combinations, was the presiding officer,

and Senator Hanna and Ex-Governor Merriam, of Minnesota, Director of the Census, were the speakers. It is needless to say that the exercises are up to the usual high standard.

L. A. Arnold, the new proprietor of the Central Business College, Denver, is putting out a very attractive school paper. The qualities that have made Mr. Arnold a successful timber for use in the National Federation of Commercial Teachers, will win success' way up in the Rockies; for, although he is in sight of the eternal snows, his enthusiasm never burns low.

H. B. Smellie, principal of the Elliott Commercial School, of Clarksburg, W. Va., received flattering commendation in a recent number of the Clarksburg Daily Telegram.

The Globe Business College, of St. Paul, Minn., is in the hands of two young men who might well fill the description (except the numerous legs of a flea, given in our very old dictionary. It says, "The flea is a small animal with six legs, and it is infernally active." We receive literature of every description from Paul, containing bright, original advertisements of the Globe Business College. Success to these young men, who not only add boys and girls to their excellent school, but who carry the principle into their homes—a daughter for Mr. Golder and a son for Mr. Stephens, during this school year. If Mr. Golder's influence goes on at this rate, the other fellows might as well hop into the band wagon.

Mr. E. M. Hull, who is with the Home Correspondence School, of Springfield, Mass., has prepared a most excellent syllabus of Commercial Law, basing a very one on Lyon's Commercial Law, and giving parallel readings in many other books on this subject. The instructor's Quizzes would be found helpful to many of our readers who are commercial teachers.

Through the courtesy of E. M. Barber, of New York, we have received a copy of the By-Laws of The New York State Society of Certified Public Accountants. We note that in December of last year, 2,000 members, and another them at least four former commercial school men: E. M. Barber, John K. Sparrow, A. W. Teele, and A. O. Kittredge.

The December number of The Michigan Alumnus, published in the interest of Michigan University, contains a very estimable series of specially prepared articles on the subject of Commercial Education. Among many good things in these articles, one that follows from the pen of Mr. Brown, New York, Class of '72: "The hard tests of the business world prove that not all of the men who emerge from college with degrees are equipped with any sense. I have known many a man who, by night work and private study, has made up for the lack of advantages in youth, and whose mind is better trained and stored with useful knowledge than that of the college graduate, whose residence at the university was largely occupied with social and athletic affairs."

We acknowledge with thanks the receipt of attractive announcements of the American College of Medicine and Surgery and the Northern Indiana School of Pharmacy, both of which are under the direction of President H. E. Brown, of the well known Northern Indiana Normal School, Valparaiso, Ind. By the way, in our next number we shall have an exceedingly interesting and practical article on the subject, "The Relation That Should Exist Between Teacher and Pupil." Those who know best the remarkable personality of President Brown will appreciate most what a treat is in store for them.

We note that W. E. Lamb, formerly of West Virginia, is now in charge of the commercial instruction in the Freehold Military School, Freehold, N. J.

Mr. H. E. Brown, of the commercial department of the Rock Island (Ill.) High School, courteously sent us an invitation to be present at the public opening of the new building at that city, which took place December 12th. Mr. Brown is to be congratulated, not only on account of his being able to work in so handsome and convenient a new building as has been put up in Rock Island, but also on his good fortune in having Mr. H. B. Hayden as his city superintendent. We

know Mr. Hayden to be one of the progressive educational men of Illinois who are awake to the possibilities of the good talent in commercial training, when properly carried on.

We received with pleasure, an invitation to the graduating exercises of the Capital City Commercial College, Des Moines, which took place December 12. We wish that we might have been present for the chief speaker of the evening, President Homer H. Seerley, of the Iowa State Normal College, is certain to inspire his hearers whenever he makes a public address; and his subject, "The Contest for the Mastery," was one peculiarly fitted to call forth his best efforts. The four '02s is the largest commercial school in Iowa, and one of the best in the land.

"Learn to Do What the World Wants Done" is a good motto, and it is one of the adhesive expressions that we find in a booklet sent out by the Nevada Business Institute, Reno, Nev. It will be of interest to some of our older readers, at least, to know that the principal of this school, Mr. A. F. Atkinson, is a son of Mr. E. C. Atkinson, of the former commercial teacher of Sacramento, Cal.

School Advertising

The Northwestern Business College, Madison, Wis., is issuing a clean eight page journal

The Danville, Ill., Business College Journal, visits us quarterly, and impresses us favorably. The President, Mr. J. C. Walker, is a man prominent in our profession.

The Parsons, Kans., Business College, is enjoying prosperity, if we may judge from the advertising received.

The Capital City Commercial College, Des Moines, Ia., issues some of the highest grade advertising received at this office. The latest are a booklet entitled, "A Directory" containing a list of nearly 2,000 former students of the college, and another folder containing illustrations of their big well known school.

The American Book Co. has just issued an illustrated twelve page circular devoted exclusively to the Williams & Rogers series of "Modern Illustrative Bookkeeping."

Ruskin College, Trenton, Mo., is issuing a fifty-two page catalogue of that famous institution. The plan and scope of this institution is unique. Mr. A. Ross, Principal of the Business Department, is one of the big men of the profession.

The Santa Rosa Business College Journal and Business University Educator is the title of a very attractive college journal by J. S. Sweet, Santa Rosa, Calif.

On Saturday, December 27, 1902, the South Bend Tribune presented some attractive illustrations of the proprietor, faculty and school rooms of the South Bend Commercial College. We hear nothing but good reports from this institution.

In our January number we connected Mr. C. C. Cring of Logansport, Ind., with Broad Business University, and also with the South Bend Commercial College. We have since learned that he is not connected with either of these institutions.

E. C. Eister, a Penmanship Expert and Leading Teacher, Says:

"I have just examined with great care a copy of 'The Natural System of Penmanship,' and wish to say that you have rendered the profession a great service by placing before the public something entirely new in the way of a series of lessons in practical writing."

"The frontispiece is a work of art, the illustrations of position, penholding, etc., are natural."

"The abundance of well written copies gives the student an inspiring course in good business writing, and the work in correspondence is a very commendable feature."

Send \$1.00 to Hoffmann's Metropolitan Business College, Pub. Dept., Milwaukee, Wis., and receive Guide and "Progress" magazine free for one year.



F. M. Erskine, Principal of the Commercial Department of Chatham, N. Y. High School, when inclosing his subscription to THE BUSINESS EDUCATOR also inclosed some movement exercises by pupils of his department, indicating that the work he is doing is quite as practical as that being done in our best business schools. The work by Miss Edith E. Ashley and Miss Mabel L. Mallory is especially fine. We congratulate both teacher and pupils.

Some beautifully written Christmas Greeting cards were received from Cannon's Commercial College, Lawrence, Mass., the pen of Mr. H. O. Keesling being responsible for the same.

Some splendidly written cards and other specimens have been received from J. S. Lilly, Lille, W. Va. Mr. Lilly's advertisement will be found elsewhere in our journal. He states that he is receiving a number of orders, and he is no doubt giving his patrons complete satisfaction.

J. H. Beck, Stone Church, Pa., inclosed specimens of business and ornamental penmanship and letter which indicates that he has the necessary natural ability to become a fine professional penman.

Through our good, wide awake, keen-eyed friend, Mr. J. O. Wise, of Chicago, we have received some specimens of writing done by the third grade pupils in the public schools of Berlin, Mich., the average age being nine years. We are not familiar with the teacher's name, but we have never seen better work done, if as good, for that age and grade. Teacher and pupils alike are to be congratulated.

A very pretty "Happy New Year" card, written in ornamental style with white ink, was received from Messrs. Howard and Weaver of the San Francisco, Calif. Business College.

DON'T DO IT! Don't buy written cards or take lessons by mail until you have seen my pen, circulars. Mailed free. Write today. A gem of flourishing or of superbly written cards, 12c. Twenty years with the pen. Address:

F. E. PERSONS, 445 BRECKENRIDGE ST., BUFFALO, N. Y.



One dozen colored cards, white ink, any name, for but	25c
One dozen white cards, plain or ornamental style	20c
Letter, showing style of business writing	15c
Twelve lessons in business writing	\$5.00

Work will please you. Order and be convinced.

Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples.



ARLINGTON, OREGON.



Mr. C. E. Livingston, the wearer of the above countenance, was born in Wapakoneta, O., July 23, 1877. At the age of five his parents moved to a farm near Quincy, O., where he attended the district schools until seventeen years of age, when he pursued a six month's course in the Spencerian Business College, Cleveland, O. The following year he completed a course of training in Beck's Commercial School, Dayton, O., since which time he has been connected with commercial education in Ohio. In '92 he matriculated in the Zanerian, where he is about to complete the Professional and Public School courses of study and practice.

Mr. Livingston is a young man of many accomplishments. As an all-round commercial teacher, penman and artist, he has perhaps few equals of his age.

The cover design of THE BUSINESS EDUCATOR this month is from his hand, having been burnt on wood with a red-hot needle. This work is now commonly known as pyrography, and is one of the latest fine arts, being used extensively in decorating wood and leather. We congratulate ourselves that we have been the first in our field with this new product. The design speaks for itself.

Mr. Livingston is not only a talented and accomplished young man, but possesses a clean, upright character as well. It therefore gives us pleasure to introduce him and his work to the profession.



E. C. MILLS,

Script Specialist.

195 Grand Ave., Rochester, N. Y.

If you contemplate publishing a series of copy-books, copy-slips, or desire a script cut made for advertising, pen poses, you should send copy for estimate.

CARDS! CARDS! CARDS!

Flourished Design Cards, 6 for 25c
Fancy Written Cards, 2 doz.
Colored Cards, (6 colors) white ink, 2 doz., 25c.
100 Social Cards, printed, shaded old English, 60c.
1000 Hand Cut Cards, 2 ply Wedding Bristol, 75c.
1000 Hand Cut Cards, colored cards, (6 colors) 80c.
3000 Hand Cut Cards, 2 ply, Wedding Bristol and Colored, \$2.10.

Agents wanted, send 25c. for agents sample book. All orders promptly filled. Send for samples. W. McEENE, 19 Snyder St., Allegheny, Pa.

Practical Penmanship Suggestions.

BY AN OBSERVING PENMAN.

Fine penmanship does not come to those who get tired of writing and thinking of graceful forms.

Small things neglected often mar the appearance of an otherwise beautiful page.

Strive to make every stroke count.

To write with poor pens, paper and ink is enough to make any one sick of penmanship.

Clean your pens often and keep the arm swinging on the forearm muscle and little finger rest.

Be patient, practice, think, then practice again.

All things come to those who wait, and work.

Intelligent perseverance makes success of any thing.

Successful penmen imitate the postage stamp by sticking to one thing.

Does it pay to spend the winter evenings in loafing when there are so many calls for good penmen at good salaries?

If the future penmen are not up and doing they will be down and done.

Let your overtowering ambition be to make the most of your time, talents, heart—everything.

Teachers and Positions

SECURED BY THE
CONTINENTAL TEACHERS' AGENCY,
BOWLING GREEN, KY.

We have filled positions all over the United States. Write us. **FREE REGISTRATION.**

The Practical Age

Premium Offer

Good Values

Little Money

The PRACTICAL AGE, which is very surely taking its place with the standard magazines of the country, offers the following great values for the following small sum of money:

Frank Leslie's Popular Monthly, Frank Leslie's Art Calendar for 1903, and the Practical Age, one year, for \$1.30.

The PRACTICAL AGE is a magazine for people who think and act. The editorial discretion exercised in the selection of manuscripts appearing in the PRACTICAL AGE is experienced and fair, making for the best interests both of magazine and readers. Besides the several departments already appearing in the magazine, new, interesting, and invaluable departments will be added, from time to time.

REGULAR SUBSCRIPTION

50 Cents A Year

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PRACTICAL AGE
MOLINE, ILL.

Artistic Engrossing and Designing

W. E. DENNIS

357 FULTON ST.

Brooklyn, N.Y.

Lessons in Off-Hand Flourishing.

BY

W. E. Dennis

BROOKLYN, N. Y., 357 FULTON ST.

Number Five.

In this lesson we will endeavor to present a more practical side of flourishing. Old English and German text lettering never look complete without the flourishes. There are two distinct ways of flourishing Old English and German text, especially Old English. One, the engravers' style, is making a few very plain and rather set flourishes, having the appearance sometimes of being done with a pair of dividers. This is a neat and often a very appropriate style, such as is often used for diploma headings, in resolutions, etc., where a gandy display of flourishing would be entirely out of place, and give the work a ridiculous appearance. But in large pieces of ornamental penmanship where great command of the pen and a fine conception of harmony and grace are to be displayed, then a different style is employed, more like the specimen given herewith. In this style of flourishing text lettering a great many graceful and intricate curves may be introduced with good effect, only the penman should bear in mind that even in this he can overdo. Nothing detracts more from a graceful piece of flourishing than to load it down with senseless and meaningless ornaments. The ornaments should add and not detract from the work. Tasty and neat ornaments in the right place tend to give

finish and beauty to the flourishing. A good rule is to stop when you are not sure that something more will add to the general effect. Much study and observation are necessary to show just what to ornament. As a rule beginners put on too much, forgetting that it is not the amount of work they put on, but the manner in which the lines and ornament are arranged that gives character to the work.

Much boldness, freedom of movement and confidence in one's hand are necessary, which come only by practice. Put in the bold strokes first—those which have the most to do in giving the right character to the work, then the minor strokes suggest themselves, and last of all the ornaments and delicate touches. Be careful not to flourish a piece of lettering so much that you see nothing but flourishes and no lettering. The lettering should be the foreground and the flourishing the background to give it the right pictorial effect.

"SCRIB" THE "SCRIBBLER"

Will send you beautiful specimens including A Flourished Bird, embossed with gold. A line of Dashy Script, and 1 doz. finely written cards for 25c., stamps or silver.

C. D. SCRIBNER, 49½ N. High Street, Room 38, Columbus, O.

Read What Expert E. C. Mills Says:

"I have examined 'The Natural System of Penmanship' very carefully and must say that it is one of the most practical works in penmanship that I have had the pleasure of examining. This work of yours is out of the ordinary as an instructor in writing, and if the book is sold upon its merits it is bound to have a large sale. I heartily endorse the instruction in this book from cover to cover. The department devoted to correspondence is very valuable indeed." Send \$1.00 to Hoffmann's Metropolitan Business College, Pub. Dept., Milwaukee, Wis., and receive Guide and "Progress" magazine free one year.

5000—WANTED—5000

Young men and women to write for my latest proposition. If you desire to learn to write, and to make it pay big money, write today enclosing stamp. If in earnest I can help you. No postals.

J. S. LILLY, Penman.

LILE, W. VA.

DO IT NOW. Send 25c and receive 3 Sets of Capitals by A. D. Taylor, who was conceded to be the finest penman that ever lived. Zaner says: "The large set is the best I ever saw." Charlton V. Howe writes: "They are the finest capitals I have ever seen—in fact, they are ideal in their grace and beauty." A Pleasant Surprise.

C. S. JACKSON,

Columbus, Ohio.

90 West 2d Ave.

WANTED A well educated, male teacher of the Gregg system of shorthand, who can assist in the type-writing department. Address,

BRYANT & STRATTON COLLEGE, ST. LOUIS, MO.

Degree Business Course

at home by correspondence—or come and take Resident Course at the College. Course covers Bookkeeping, Shorthand, and all the commercial branches, and diploma with degree of "Bachelor of Accounts" will be granted on finishing. Terms easy. Boarding department in college building. For full particulars, write

CHAS. J. BURTON, President.

MAHAKA BUSINESS COLLEGE, OKLAHOOMA, IA.



Reforms and Reformers in Writing

Part Four—The Era of Beauty and Business.

About 1850, Dunton, Lusk, and Spencer came upon the scene of action, as regards penmanship. They found the round and angular hands being taught. They discovered that the former was too slow and the latter was too illegible. They decided to abandon the heavy shading and extreme roundness of the first, and the extreme angularity of the second. The semi-angular (angular rather than round) hand was created. It was a distinct improvement over its ancestors. It was graceful, fine-lined, and free. It enabled people to write more rapidly. Its characters were connective and contained certain essentials of speed. In fact, with the new hand came what is now known as the connective slant. Previous to this, in the old round hand, the up and down strokes were made on about the same slant by means of retracings. But in the semi-angular hand, the retracings were omitted and the up strokes slanted more than the down strokes. It seems to be a fact that the up strokes of writing have been created for the purpose of speed.

Following in the footsteps of these reformers came Ellsworth and Ames, who are still living. Many more names come to mind and deserve to be mentioned but space for-

bids. Spencer's sons, particularly Lyman P., and P. R. Jr., (still living), and H. C., and H. W. Flickinger, are names we cannot omit. They improved, beautified, and unified the heritage they received.

The semi-angular hand was both a success and a failure. It was a success inasmuch as it was an improvement upon that which it superseded and in that it was truly graceful and beautiful. But it was a failure in the business world because it was too beautiful for every day knock-about service. Its claims were that it was a thing of beauty and of business, but time proved that it was a thing of beauty rather than of business. The world, in 1850, demanded a handwriting that was at once graceful and rapid, and the Spencerian, as we now call the then new creation, supplied that demand admirably. It is the same story over and over: the same round-hand that was a success in 1700, proved a failure in 1800. That which proved a success in 1850 could not meet the conditions of 1890, without, at least, considerable modification. The forces that demanded elaborateness in script characters in the eighteenth century, condemned the same in the nineteenth. The forces that demanded beauty in 1850, deserted it in 1900. Conditions changed gradually. Commerce increased surprisingly. Writing changed only at intervals. Reforms and reformers were necessary. Doctors in all lines will fall behind. Doctors of writing do not seem to be an exception to the rule.

FLICKINGER'S UNRIVALLED COPIES.

Fifty Cents a Set.

If you haven't got one, better get a set now.

H. W. FLICKINGER,
1840 N. 21st St., Philadelphia, Pa.

What E. C. Brown, Pen Artist, Has to Say:

"I have perused the pages of 'The Natural System of Penmanship' very critically, and will say that I find the instructions for penholding, position, etc., brief and to the point, the copies accurately written and carefully graded. The book in its entirety is practical, artistic and instructive, and its pages challenge emulation as well as admiration."

Send \$1.00 to Hoffmann's Metropolitan Business College, Pub. Dept., Milwaukee, Wis., and receive Guide and "Progress" magazine free for one year.

Finest Supplies for Penmen and Artists

PENS AND HOLDERS

All goods listed below go by mail post-paid.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross \$1.00, $\frac{1}{4}$ Gross 25c, 1 Doz. 12c.

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, $\frac{1}{4}$ Gross 25c, 1 Doz. 10c.

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c, $\frac{1}{4}$ Gross 25c, 1 Doz. 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross \$1.00, $\frac{1}{4}$ Gross, 25c, 1 Doz. 12c.

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, $\frac{1}{4}$ Gross 25c, 1 Doz. 10c.

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross \$1.00, $\frac{1}{4}$ Gross 25c, 1 Doz. 12c.

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross \$1.00, $\frac{1}{4}$ Gross 25c, 1 Doz. 12c.

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c.

Gillott's Crown Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c.

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1 $\frac{1}{2}$, 2, 2 $\frac{1}{2}$, 3, 3 $\frac{1}{2}$, 4, 5 and 6 single pointed and 10, 20, and 30 double pointed 25c.

Double Holder for Soennecken Pens—Holds 2 pens at one time 10c.

Zanerian Oblique Penholder—Hand-made, rosewood, holds 1 holder. 50c. A beautiful and perfect holder. 1 holder 50c.

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. 1 holder sent in a small wooden box \$1.00

Excelsior Oblique Holder—The best low priced oblique holder made. Many hundreds of gross have been sold.

1 Holder		10c
1 Dozen		50c.
$\frac{1}{4}$ Gross		\$1.10
$\frac{1}{2}$ Gross		2 15
1 Gross		4 25

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c. 12 holders 65c.

When you need anything in our line write us for prices, as we can furnish almost anything and save you money.

Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts

Address, ZANER & BLOSER,
Columbus, O.

Springfield, Mass., Dec. 5, 1902
Messrs Zaner & Bloser
Columbus O.

Gentlemen,

Find \$1.55 for one ream of your best col. wide and faint ruled writing paper. Also send a sample of your envelopes.

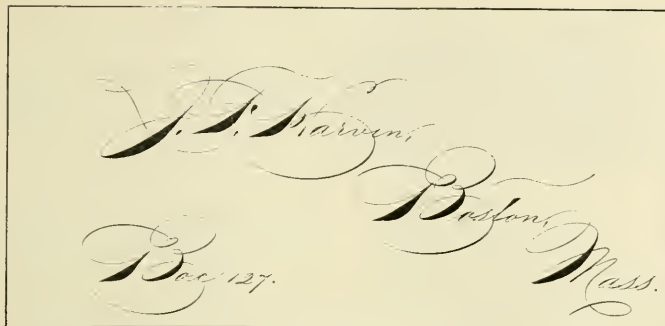
The December No. of the Educator just received. The excellent literary quality, the judicious selection and arrangement of topics, and the general helpfulness and practicability of the penmanship dept. are some of the evidences of the brains behind the publication of your up-to-date journal. It should be in the hands of every young person who expects to earn his living.

Wishing you a Merry Christmas, and a Happy and Fruitful New Year, I am,

Very respectfully

40 Maple St.

O. E. Lewis.



BY F. B. COURTNEY, WOOD'S BUSINESS COLLEGE, NEW YORK CITY.

CAN YOU HOLD A BETTER POSITION?

If so, register with us to-day. Qualified teachers secured for schools; positions secured for qualified teachers. **TEACHERS** and **SCHOOLS** carefully assisted co-operatively by becoming certified members of this Bureau. School properties bought, sold and exchanged.

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L. B. MCKENNA, LL. D.,
Quincy, Ill.

Pres. of Union & Quincy Business Colleges.

200 DOZEN CARDS

written during December, and every customer satisfied. White or colored, 15c. per dozen; 12 lessons in penmanship \$3.00. Send 10c. for specimen of my work. Blank colored cards (The Best) \$1.20 per 1000; 25c. per 100.

STACY, KINGSTON, N. Y.

COLORED CARDS.

THE KIND THAT BRING THE DIMES.

Write Today For Free Samples and Price List.

H. O. KEESLING,

Care Cannon Business College,
LAWRENCE, MASS.

GILLOTT'S PENS,

THE MOST PERFECT OF PENS,

HAVE GAINED THE
GRAND PRIZE,
Paris Exposition, 1900.

This is the Highest Prize ever Awarded to Pens

TEACHERS WANTED

Get particulars from
ADAMS & ROGERS, Managers.



If you are practicing writing, but and miss, with-out making much improvement, you should join **Walt's Correspondence School of Penmanship.** Our students practice in a systematic way and make every stroke count for the most. Send stamp for full information. E. C. MILLS, 195 Grand Ave., Rochester, N. Y.

W. L. THOMAS, PEN SPECIALIST.

TRY MY WORK ONCE.

One dozen Cards	25c
Two " "	35c
One Set of Business Capitals	15c
One Set of Ornamental Capitals	25c
One Flourished Bird	25c
One dozen Drill Exercises	25c
Six different styles of writing	25c

W. L. THOMAS, Box 512, Wichita, Kansas.

LAIRD'S SYLLABIC SHORTHAND

A pronunciatively adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by pronunciatively methods, words being analyzed, written and read-wifly by syllables as spoken, rather than slowly by letters. A high grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual \$2.00 postpaid. Booklet free.

LAIRD'S SHORTHAND INSTITUTE

Cor. 63d and Green Sts., Chicago, Ill.

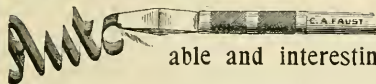
Forgery Its Detection and Illustration, in a 300-page book

The most interesting and complete work ever published on this subject. Send for circular. Questioned writing examined and testimony given based on an experience of 1200 litigated cases, of which over fifty are explained and illustrated. Including the Fair and Davis will contests and the Borkin and Molineux murder trials.

BY

DANIEL T. AMES,
Now 24 Post St., San Francisco, Cal.

LEARN AUTOMATIC PEN-WORK



If you want to learn an art that is both profitable and interesting, try Automatic Pen Lettering.

THE GREATEST OFFER EVER MADE
COMPLETE LEARNER'S OUTFIT FOR

\$2.00

(WE DO IT TO INTRODUCE TO YOU OUR GOODS.)

HERE IT IS

COPY OF FAUST'S COMPENDIUM OF AUTOMATIC PEN LETTERING AND DESIGNS.

3 SIZES AND STYLES OF AUTOMATIC PENS.

3 COLORS OF AUTOMATIC SHADING INK.

1 BOTTLE OF ADHESIVE.

1 BOTTLE OF GOLD INK.

3 PKGS OF ORNAMENTS, METALLICS, FLOCKS, AND DIAMOND DUST WITH INSTRUCTIONS FOR USING SAME.

This is the most complete outfit ever offered for anything like the price, and our goods are first-class- they do the work. If you have the compendium you can get the balance of goods for \$1.00, prepaid. Order at once.

AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago.





E. C. MILLS, Script Specialist.
195 Grand Ave., Rochester, N. Y.

You should have your new work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver. Send copy for estimate.



"The Reason Why" is the title of a pink-paper, gray backed booklet, published in the interests of the Waynesburg Business College, Waynesburg, Pa., Louis Van Orden, proprietor, and H. E. Barnes, principal.

The New Britain, Conn., Business and Shorthand College Journal, indicates a successful school under the management of T. Clay Cavanaugh, and under the principalship of Miss Nina P. Hudson.

"A Brown Study" is the title of one of the brainiest, funniest, best envelope-booklets received at this office. It is issued in the interests of Brown's Business College, Dayton, Ia., under the management of J. E. Gustus.

Central College Journal, Denver, Colo., published by the Central Business College, L. A. Arnold, President, conveys the impression of a thorough, up-to-date, big business school.

"A Yard of Orders" is a unique folder put out by the Practical Text Book Co., of Cleveland, O. On one side is a yard measure, and on the other are the names of prominent schools who have recently ordered books. The statement—"25,000 books to twenty-five commercial schools" is startling, but is substantiated by the names of the schools and the number of books they ordered being given.

The Parsons, Kans., Business College, J. C. Olson, President, issues a very neat catalogue printed on pink paper covered with purple, with a very graceful monogram in gold printed thereon.

The Lansing, Mich., Business University is greeting its patrons with a silk-like covered catalogue of pale green with half-tone illustrations on the inside printed with a darker tone of the same color. The catalogue has more individuality in its get-up than most such catalogues have that reach our desk. It is a credit to the school and the cause it represents.

The Commercial College of the Ohio University, of Athens, Ohio, issues a little twenty-two page circular concerning that institution. We are personally acquainted with Mr. Copeland, Principal of the Commercial Department, and Mr. Cunius, instructor in penmanship, and know them to be men of ability, enthusiasm and character above the average.

The Lima, O., Business College, issues a thirty-two page catalogue covered in red that bespeaks a good school, under the proprietorship of Mr. L. F. Clem, a gentleman with whom we touched elbows as students in '35 at Delaware, Ohio.

"The Sacred Heart Collegian," Watertown, Wis., is a clean, well written and printed journal of its kind.

The Souvenir Program on the thirty-seventh anniversary of Spalding's Commercial College is a very neat thing with a splendid half-tone mount of the President, James F. Spalding.

The Central Commercial College, Cumberland, Md., issued some very beautiful invitations to its fourth annual commencement on December 19, 1902.

"The Three P's—Push, Pluck and Persistence" is the unique title of a college journal issued by and in the interest of the International Business College, Saginaw, Mich.

A CARD WRITER
of 16 years experience, will write any name, plain, medium, or flourished on assorted colored cards, white ink, 20 cents per dozen. White cards, 15 cents per dozen. Very fine and sure to please. Special inducement to Agents. Circulars. Address,
MT MORRIS COLLEGE, Mt. Morris, Ill.

The Pratt Teachers' Agency

79 Fifth Avenue, New York

Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

FREE! FREE!
One Bottle of **White Ink** With Each
Our Superior **Colored Cards** Order of 500
at 70 Cents. Order Now.
Berkshire Card Co., North Adams, Mass.

HAVE YOU READ

"What Official Reporters Say About the Bann Pitman System of Phonography?"

IF NOT

We will send it to you gratis. It is an array of solid endorsements by the bone and sinew of the Reporting Profession of the United States.

THEN READ

"What Leading Schools and Colleges Say,"

And you will realize that the
Benn Pitman System of Phonography

Is the Best for the Reporter and the Best for the Amanuensis.

PUBLISHED BY

The Phonographic Institute Company

CINCINNATI.

BENN PITMAN, President. JEROME B. HOWARD, Manager.

Worcester, Conn. Oct 6, 1902
Messrs Jones & Plosser,
Columbus, Ohio
Dear Sirs:—Enclosed please
find \$1.00 for which send me
the Business Educator the com-
ing year.
Your journal has always been
a source of inspiration to me
and I hope it will meet with
the liberal patronage it so richly
deserves.
Yours truly,
W. K. Cook
C. G. Preston in.

"The Penman Entertainer" is the title of a blue backed, nicely gotten up circular by Francis B. Courtney of N. Y. City.

Mr. Courtney is planning to give not a little of his versatile time and talent in the queen of arts to public entertainment.

"Simpson College Bulletin," Indianola, Ia., is a folder gotten up somewhat outside of the conventional lines. Mr. E. L. Miller, Principal of the commercial department, is one of the best men in our profession.

Cannon's Commercial College, Lawrence, Mass., G. C. Cannon and H. O. Keesling, Principals, is issuing a very neat, high-grade booklet in the interests of their school. The same is covered in dark green and printed in brown and black. This same school also issues a well printed four page circular.

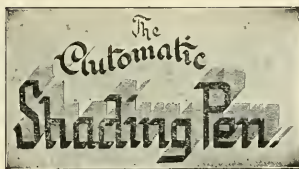
"Plain English" is the striking artistic title of a sixteen page circular advertising a text book devoted to that subject, published by The Practical Text Book Co., Cleveland, Ohio. On the back is presented a half-tone illustration of the new home of the company and of the Spencerian Commercial School. Circulars issued by that firm are of the very finest grade, and evidence more originality than any similar line of circulars received at this office.

The Commercial Text Book Co., of Des Moines, Ia., is sending out some attractive advertising calling attention to their line of text books, which are meeting with unusual favor.

One of the very best, if not the best illustrated school journals received at this office, came from the Rider-Moore & Stewart School of Business, Trenton, N. J. It is worth looking into.

The Trenton Times, December 30, 1902, contained a full two page advertisement of this big institution. This is one of the largest and most beautifully illustrated advertisements that has reached our desk.

YOU OUGHT TO HAVE IT. The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c. **LIGHTNING CALCULATOR.** Dept. 11, Everett Station, Boston, Mass.



STOAKES' IMPROVED

Large Taper Holder, Nickel-Plated Ferrule

Sample, 10c Each.

STOAKES' DUPLEX

SHADING PEN.

Each pen makes four styles of mark and does a greater variety of work than any two ordinary shading pens.

SEVEN PENS

comprise one set, in sizes from No. 000 No. 8, and the seven pens will do all and more than the old set of 24 shading, marking, and plain pens combined

Price per Set, \$1.00. Sample, 15c.

My Shading Pen Pens are without a rival for quality and color.

Sample for 12c Stamps.

All goods sold by me are guaranteed as represented, in every particular.

Compendium, 48 Pages, 25c.

J. W. STOAKES, Milan, Ohio.

ISAAC PITMAN TEACHERS WANTED.

Owing to the exclusive adoption of the Isaac Pitman Shorthand by the N. Y. High School of Commerce, and Girls' Technical High School, under control of Board of Education, there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system. Write for "Reasons Why."

ISAAC PITMAN & SONS.

33 UNION SQUARE. - NEW YORK.

TEACHERS Of Commercial Branches WANTED

Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries \$500 to \$1500. Register early. Send for circulars. Advance fee not required.

THURSTON TEACHERS' AGENCY

Anna M. Thurston, Mgr, 378 Wabash Ave., Chicago

ARNOLD'S Japan Ink

if used according to directions accompanying each bottle, is the very best for bankers, business men, penmen, or others desiring a permanently black and practically indelible ink for deeds, wills, records, bookkeeping, engraving or other delicate pen work. It has been secretly used by the best penmen for years. Being an imported ink it is higher priced than other inks, and better. To more thoroughly advertise and introduce it, we will, for \$1.20, send a four-ounce bottle and a gross of Gillott's Pencil (No. 1) Pens, or a gross of imported business pens which we consider the very best obtainable.

**This Offer Positively Withdrawn
FEBRUARY 28, 1903,**

and no order filled at this rate unless accompanied by this advertisement. Remit by Express Money Order.

JOHN W. MANUEL

Dept. B

Columbus, Ohio

JUST FROM PRESS

A BUSINESS SPELLER

22

A comprehensive little book on Spelling, 120 pages of words most frequently seen in business correspondence. Divided into lessons of fifty words each. Several lessons of words pronounced alike, but spelled differently. Just the thing for the school room. Sample copy sent postpaid for 25 cents

BUSINESS LETTER WRITING

22

ONE of the neatest and brightest little works on Commercial Correspondence. Unlike anything else published. Write for sample pages. Single copy sent postpaid for 50 cents.

Other books published are "Muselman's Practical Bookkeeping," "High School Bookkeeping," "Commercial Law," "Commercial Arithmetic."

Try a box of Muselman's Perfection Pens—25c.

D. L. Musselman Pub. Co.

QUINCY, ILLS.

Success in Banking

Modern Illustrative Banking

ILLUSTRATES modern banking and bookkeeping as practiced by representative American financial institutions. Provides a short, interesting and practical course. Adapted to the requirements of business schools and commercial departments of high schools. The outfit consists of text-book \$4.50, vouchers, \$.38, blank books, \$.20, business forms, \$.25.

Correspondence from principals and commercial teachers is respectfully invited.

Special Notice

Modern Illustrative Bookkeeping

IS now published in three forms, viz.: Introductory Course, Advanced Course, and Complete Course.

If you are not using this popular and successful work, we would suggest that you give one of the courses a trial in your spring term class.

Particulars on Application.

American Book Company

Publishers

Cincinnati - - - Ohio



Lessons in
Show-Card Marking
and Painting, and
Automatic Lettering

BY
W. A. THOMPSON,
PONTIAC, MICHIGAN

Number Six.

In this number we present a variety of show cards and price tickets, made up of the Alphabet and figures given in October and November numbers. This style of Alphabet can be made very rapid in any size desired. The size of show cards depend more on the surroundings than on the amount of lettering they contain.

Cards, something of the order of "Goods that never vary," in above illustration, should not be larger than 14x22 inches. In this size and about the same wording use a brush that will throw a line one half inch wide. The same composition on a card 11x14 inches, or even less, may be made strong and prominent with a smaller brush or lettering pencil.

The tip finish—small horizontal curve, at top and bottom of letters, will add strength to lettering of this style. This can be neatly done when you have the lettering pencil worked down to a chisel point as when finishing a word, or when point is about all used in the pencil. Care should be taken so as not to have too much point on brush or pencil when adding this light curve stroke.

Price cards may be made any style or shape with good results. To cut out novel designs, first outline a pattern the desired shape and cut it true with scissors or sharp knife for a pattern in future use. Square cards may be made very neat with either a plain border line or simple scroll. In the above illustration we give a few scroll outlines which may be used to good advantage. An endless variety of neat and novel designs can be used in the make up of display signs, window cards, etc.

Goods That Never Vary.

Fashionable **5¢** **This Season**

\$3.00

Spring Styles.

69¢

Out of Date METHODS
do not satisfy
Up-to-Date People.

Special Sale 25¢

Quality Is the password.

Millinery Opening.



Of Diplomas, Designing and Engrossing

Send for it. We have the finest assortment of diplomas for business and shorthand schools ever published—all new. Catalogues Illustrated, Resolutions Engrossed, etc. Correspondence Solicited.

Howard & Brown,
 Rockland, Maine.

Don't job and soil your fingers trying to pull that old rusty pen. Buy the **PERFECT PEN-PULLER**. It is handy, neat and small, and can be carried in the vest pocket. Price, by mail postpaid, 12 cents. John W. Manuel, Columbus, Ohio.

THE PERFECT PEN PULLER

performs the work perfectly and painlessly and with clean fingers.

C. P. ZANER

Modern Penmanship Publications for Penmen and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low, considering the quality and character of the work. All books mentioned below are sent by mail, postpaid.

Zanerian Theory of Penmanship—A thought-provoking work that deals with the numerous problems pertaining to penmanship. Some have termed it the Shakespeare of penmanship literature. All who intend to teach writing should read it. A book of 176 pages, cloth binding\$1.00

Lessons in Ornamental Penmanship—A work in slip form embodying the \$10 mail course formerly given by us, with some extra plates. A thorough and complete work for home learners, 75c.

Compendium of Simplified Vertical Penmanship—In book form, and by far the most thorough and complete instructor in vertical writing yet published50c.

Manual of Simplified Script—A work containing a thorough, graded course of photo-engraved copies from the pen of that master penman and artist, C. P. Zaner, all in the simplified style. For rapid business purposes many persons believe this style of writing unequalled50c.

Zaner's Gems of Flourishing—A book devoted exclusively to the fascinating art of flourishing. It begins at the beginning, showing the student how to make the simplest strokes and exercises and finishes with a great variety of designs, showing the highest degree of skill yet attained in this art. Two editions of this popular work have already been sold. It is unquestionably the best work on flourishing ever published50c.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.



702



707

FOR MODIFIED SLANT OR "MEDIAL" WRITING

POINT—Medium fine and very smooth for the most rapid work.

ACTION—702 Slightly Elastic 707 Elastic.

SHOULDER—Broad; giving great durability and large ink holding capacity.

SHANK—Gracefully curved to fit any holder, and can be removed easily from old and ink clogged holders.

ESTERBROOK'S NEW PENS

No. 702

No. 707

Modified Slant or "Medial" Writers

AMONG penmen there is a demand for a pen that is adapted to the Modified Slant or "Medial" Writing, to combine increased speed with the legibility of the Vertical. To meet this we present our Modified Slant Pens. These Pens are made from the highest grade steel and are finished with the same care that has made Esterbrook Pens the Standard for nearly half a century.

THE ESTERBROOK STEEL PEN MFG. CO.
 26 John St., New York. Works, Camden, N. J.

Lettering and Designing Number Nineteen

BY E. L. BROWN, ROCKLAND, MAINE

DECORATIVE END PIECE.

The original of this design was made 12 $\frac{1}{2}$ inches long by 3 $\frac{1}{2}$ wide. First draw top and base lines, then bisect these lines and place the face in the center, giving special attention to the drawing. Next draw the festoon of leaves and fruit, suggesting the light and shade. The light is supposed to come from the upper left hand corner, and all the shadows must appear on the fruit, leaves and face, opposite this point. In adding the ink observe very carefully the arrangement of the light and shade lines.

SPECIMENS RECEIVED.

Our first aim in planning this design was to make it appropriate for the purpose required, and our next aim to render it neat and artistic in appearance. The original drawing measured 3x11 inches, and the lines were made quite strong and coarse to allow for reduction in engraving. The work on this design was all done free hand, which fact accounts in a measure for its swing and dash.



Modern Art Publications for Artists and Teachers

Our publications are universally recognized as the finest along their lines. The prices are very low considering the quality and character of the work. All books mentioned here are sent by mail, postpaid.

Portraiture—The best book yet published that teaches how to make portraits with pen, pencil, crayon, brush, etc. It is a large and beautiful book, luxuriously printed and bound, containing hundreds of examples and explicit instruction \$1.50

Sketching from Nature—A most beautiful book that teaches how to sketch from nature. Contains a large number of examples with fascinating text and instruction. Get this book and go out and learn to see and sketch nature. Bound in cloth \$1.00

Light and Shade—A manual on drawing by Mr. Zaner. It contains 48 pages, 5x7 inches, of illustrations, and plain, simple text. It is just what home students need, and what all others who are not at home in drawing need to make them feel at home. Any one can learn to draw by the aid of this book. The illustrations are lithographed from actual pencil drawings and are much finer than photo-engravings 50c.

Pen Studies—A portfolio of twenty-four pen drawings, consisting of scrolls, objects, birds, fruit, scenery, etc. It begins at the beginning, showing the pupil how to make the simplest strokes and to gradually evolve the finished design 50c

The New Zanerian Alphabets—A guide to engrossing, containing a great variety of alphabets, designs, such as diplomas, resolutions, etc., with complete instruction. A substantial book bound in cloth. Sample pages of this book will be mailed for 2 cent stamp \$1.50

Progress—C. P. Zaner's masterpiece in flourishing. It represents an eagle, forceful and lifelike, winging himself through intricate curves and branches. It is on the finest of plate paper, 22x28 inches. The original of this design hangs on the wall of the Zanerian Art College, and is valued at \$100. "It's great," "It's certainly a bird," are some of the expressions many have made on seeing it. In to 50c.

Cash should accompany all orders. Remit by money order, draft, or stamps for small amounts. Do not send personal checks. Address,

ZANER & BLOSER, Columbus, Ohio.

A MASTERPIECE of Penwork for One Dollar

Of course not the ORIGINAL, which is 3x5 feet, but a BROMIDE PRINT, 12 $\frac{1}{2}$ x10 $\frac{1}{2}$ inches which reproduces every line in the original exactly. Those who have seen it say it is a most wonderful reproduction.

What it is, A large Spread Eagle, flourished and drawn in a graceful and unique manner. Below in the Declaration of Independence engrossed in several different styles of Lettering and Writing, with a pen portrait of Washington, said to be an excellent likeness by those who claim to know. At the top is the national hymn "America," lettered in ornate style, thus making not only a grand piece of penwork, but something patriotic as well, very appropriate for the school room or any American home.

To the Student. A copy of this work is worth many times the cost, and to one having a taste for anything artistic, it will be found a pleasing and interesting subject.

If, after ordering it, you are sorry and would rather have your dollar back, you can have it by returning the piece in good condition.

"* * * If any act of man were needed in the new century to inspire deeper interest in the American Declaration of Independence, that act has now been performed, not with the sword, but with that mightier instrument, the pen, wielded by the highly gifted penartist, W. E. DENNIS. His master hand has engrossed the Declaration of Independence in such a way as to make it most desirable for framing, to hang in homes, libraries, schools, and business houses. Hon H. A. SPENCER, Handwriting expert and one of the Spencerian Authors.



What Madaras says, who knows a good thing when he sees it.

"* * * The photo of your masterpiece, 'THE DECLARATION OF INDEPENDENCE,' is worth many dollars to young penmen. There is nothing like it to be had at any price, and the student in penwork who cannot profit by studying it had better quit penmanship. The round and free-hand writing, flourishing, simple and intricate lettering, are of the highest order of merit. The eagle at the top is a standard, while the portrait of Washington alone is worth the dollar."

"The bromide print of the Spread Eagle and Declaration of Independence is just received. The composition is fine, the lettering well chosen and painstakingly accurate in execution. The entire piece of work is exquisitely done, and is a credit to your masterful hand."

E. M. HUNTSINGER, Hartford, Conn.

Business College

Another Different Design for One Dollar.

TWO BOUNDING STAGS, size of original 32x32 in. with a variety of Flourished Designs, Lettering, Script and a Pen Portrait. This is an old design treated in a new way, and embraces about every kind of equally good, only entirely different. Just what you want for ideas in penwork. Makes a fine thing to frame. A BROMIDE PRINT, same size as the other, for ONE DOLLAR, prepaid.

The TWO different prints for \$1.75.

Lessons in Engrossing Script "E. H. Stein"

Our success as Script writers will not be measured by the writing of a word but by sentences and pages. This is the most difficult of all, and requires our best efforts.

Slant and shade must be uniform; indeed, uniformity is the characteristic of all successful page writing, i. e., the letter *a* in the middle of a page must be as good as at the top or bottom.

Watch spacing between words and sentences. The looks of a page can be improved by squaring up the ends of the strokes.

The idea that fine Script writing is only for the few, will vanish from your mind as soon as you have an earnest desire to acquire the art, and begin to practice all your spare time, in a thoughtful, persistent manner.

You have now the elements of Engrossing Script. Your success depends largely on your own efforts. Strive for supremacy. Do not be satisfied until you have reached the top. It lies now within your reach. Will you have it?



WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A First-Class Book-Keeper

OF YOU AT YOUR OWN HOME in six weeks for \$3 or RETURN MONEY. Fair enough? I find POSITIONS, too, everywhere, FREE! Have placed THIRTY-SANDS. Persons can place **YOUNG** too! 4-242 testimonials received from pupils! **SAVE THIS AND WRITE.** J. H. GOULDING, Expert Accountant, Room 926, 1515 Broadway, NEW YORK, N. Y.

SPENCERIAN FOUNTAIN PEN HOLDER



MADE OF HARD RUBBER.

FITTED TO THE

Spencerian Steel Pens.

Gold-plated, No. 1 College. Price, with filler and extra pens, **50 Cents**, postpaid.

Spencerian Pen Company,
349 Broadway, New York.

HOME OF THE
HORTON NUMEROSCOPE,
WINSTED, CONN.

To School Principals,
To Students,
To Learners at Home,
Anywhere, U. S. A.—

We want the Horton Numeroscope to reach every school, whether large or small, in America; every student and every home learner. We send it postpaid for fifty cents in coin or money order. (No stamps taken.)

THE HORTON NUMEROSCOPE CO.

If you want to learn to add here is your chance. The Numeroscope produces over 36,000 propositions for Rapid Addition.

Send for our new magazine, the Numerogram, free.

Mention the Business Educator.

Columbus, O. 12.30.02.
Dear Readers:

In presenting this, the last of the series of lessons in Engrossing Script, I desire to urge you to continue your work in Engrossing. Remember that enthusiastic, well directed effort will win, and success lies within reach of all who will strive for it.

Trusting that my efforts have not been in vain, and wishing you success, I remain,

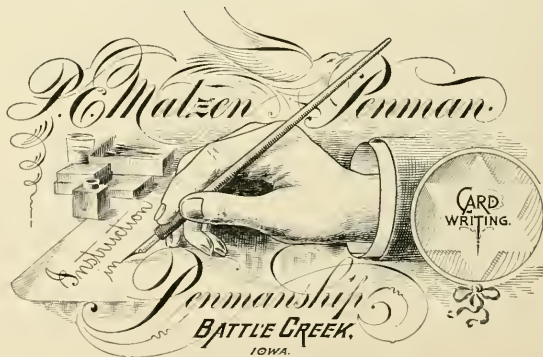
Very truly yours,
E. H. Stein.

BOOKKEEPING Shorthand, Penmanship,

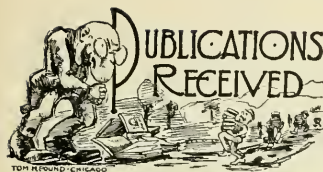
etc., successfully taught by mail (or no charges) by Draughon's Bus. Colleges, Nashville, St. Louis, Atlanta, Montgomery, Ft. Worth, Galveston, Little Rock, Shreveport. May deposit money in bank till position is secured. 10,000 students. For Booklet on "Home Study" or College Catalog, add. Dept. 34. Draughon's Bus. College, Nashville, Tenn.



If you are struggling alone at home to improve your writing we can help you wonderfully. If the mails reach you we can teach you to write well. **Wills's Correspondence School of Penmanship** stands at the head. Send stamp for full information. Do it now. Address, E. C. MILLS, 195 Grand Ave., Rochester, N. Y.



Careful attention given to students by mail. Twelve lessons for but \$5.00. Cards written in finest flourished style, 25c. per dozen.



"Practical Lessons in Newspaper Illustrations," published by the School of Illustrations, Chicago, Ill., is the title of a series of booklets of about twenty-four pages each used in connection with lessons in drawing, designing, illustrating, etc., by mail. Parts 1, 2, 3, 4, 5, and 6 were reviewed some time ago in these columns. Parts 7, 8, 9, 10 and 11 have just been received at our desk, and we take pleasure in saying that they are what their name implies—practical.

Part 7 is devoted to Caricature, and we find it is treated in a most liberal, varied and effective manner. The student who cannot find in these lessons the necessary information and stimulus has certainly missed his calling.

Part 8 is devoted to General Illustration, and the variety of character, style and technic presented is such as to give a very comprehensive view of modern illustration. In spite of the generality of way of illustration the text is quite definite as to details.

Part 9 is devoted to News Illustration and gives examples and information concerning the class of illustrations demanded and most suitable to newspaper drawing and illustrating. The examples throughout the series are not drawings made for these books, but are illustrations culled from actual every-day experience.

Part 10 is devoted to Portraits and the examples presented are practical as well as artistic. In this as in other parts the work has been done by the leading illustrators of the world in their respective classes.

Part 11 Decorative Design includes some lettering and initial making, headings, end pieces, title pages, etc.

It gives us pleasure to recommend such meritorious publications. Terms and conditions can be had by addressing as above.

Stauffer's Inter-Communication Business Practical Manual, is the title of a twenty-four page booklet devoted to the subjects implied in the name, published by G. K. Stauffer, Los Angeles, Calif. Those interested in this modern branch of business education would do well to correspond with the author.

"Model Business Letters," by Chas. R. Weirs, is the title of a forty page book, a trifle larger than THE BUSINESS EDUCATOR, published by the author at Trenton, N. J. The book best describes itself by the following headings found in it: Importance of letter writing; construction of letters; general information; a few practical don'ts on correspondence; outline of letters; letters containing inclosures; letters of application; letters of complaint; dining letters; letters ordering goods; letters of acknowledgment; letters of endorsement; letters requesting quotations; letters of inquiry; letters containing requests; and miscellaneous letters.

Our one criticism is that it contains no model letters in script or typewriting. Price and further information given upon application to the author.

"Modern Punctuation," a book for stenographers, typewriter operators, and business men, published by Isaac Pitman & Sons, 31 Union Square, N. Y. City, price forty cents, is the title of 128 page book devoted to this very necessary but greatly neglected part of a common English education. The illustrations and examples given are taken from the terminology and phraseology of the business world rather than from the usual literary sources. The book is well worth looking into.

"Progress," published by the Hoffmann-Metropolitan Publishing Co., Milwaukee, Wis., single copy five cents, one year twenty-five cents, issued quarterly, is the title of a new claimant for public favor in the form of a twenty-four page journal "devoted largely to the interest of practical education and office duties." The first number

of this magazine impresses us as possessing an abundance of push and brains. There is room for a magazine of this kind, and we see no reason why "Progress" may not be a permanent success.

"Phonographic Outlines of Medical Terms," by the Society of Medical Phonographers, published by Isaac Pitman & Sons, 31 Union Square, New York City, N. Y., price 60 cents, is a uniquely gotten up book of seventy-six pages, all of which having been engraved and printed from stone. The entire volume, with the exception of the Preface and Introduction, consists of long and shorthand characters. Any one interested in medical terms will do well to give this book attention.

"The National System of Penmanship," by O. A. Hoffman, published by the Hoffman Metropolitan Publishing Co., Milwaukee, Wis., reviewed in our January number, is received, and contains some very creditable work. The plan is somewhat out of the ordinary, and embodies Mr. Hoffman's well known check system of instruction. The printing is first-class, as is also the paper. The title is a beautiful piece of work, being the product of Mr. E. L. Brown, whose work is a regular feature of THE BUSINESS EDUCATOR.

The publishers are offering prizes to those who make most improvement in writing by practicing from the book. Conditions made known by application to the publishers.



Many home students, in writing, waste much valuable time in not knowing right where to correct their faults by joining

Mills's Correspondence School of Penmanship.

You will progress, because we make it our business to show you where to strike in order to make the most improvement. Send stamp for particulars. Address

E. C. Mills, 195 Grand Ave., Rochester, N. Y.

A VERY DIFFICULT TASK

It is to write a letter of condolence, but there are those who can write such a letter perfectly. Here is one written by the great naturalist, Louis Agassiz, to Charles Sumner, the foremost statesman of his day:

My dear Sumner:

You have my deepest and truest silent sympathy.

Cambridge, October 2, 1867.

Ever truly your friend,

Louis Agassiz.

It looks easy, doesn't it? But its apparent ease is the product of much study and long experience with the "ups and downs" of life. And this suggests the subject of Correspondence, invaluable in its relation to successful business life, yet neglected or lungingly taught in many schools that are teaching the commercial subjects, not one of which exceeds this one in importance.

In the near future we shall send to our customers a circular descriptive of our books on Correspondence, and containing scores of enthusiastic testimonials from commercial teachers in every kind of school in all parts of the country. If you do not receive our printed matter regularly, please send us a postal card request for this circular, which we shall be glad to send to you with our catalogue, without cost to you.

We publish popular text-books on each of the commercial subjects, except Geography and Economics. Write to us when you need anything in our line. We shall be glad to be of service to you. Address

THE PRACTICAL TEXT BOOK CO., 475 Euclid Avenue, Cleveland, Ohio.

PRACTICAL TEXT BOOK COMPANY
CLEVELAND OHIO

A B C D E F G
H I J K L M N
O P Q R S T U
V W X Y Z

Students of penmanship who desire to thoroughly master ornamental writing will find this somewhat abbreviated style most excellent for practice.

Yours truly, *D. W. Blosier.*
Columbus, Ohio.

The above is one of the many pages found in

Zanerian Script Alphabets, The New Book on Penmanship, By C. P. ZANER.

The work contains one hundred and sixteen pages, 9 x 12 inches, is bound in art linen, and printed on the finest plate paper with a new ink that closely imitates actual pen work. It contains over thirty-six distinct styles of script, with instructions on opposite page; small letters, capitals, figures, paragraphs, notes, letters, signatures, and specimens.

Leading Critics Pronounce It the Greatest Work of Modern Days.

Note the following quotations from full page letters by America's master penmen:

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The Business Educator

MARCH, '03.

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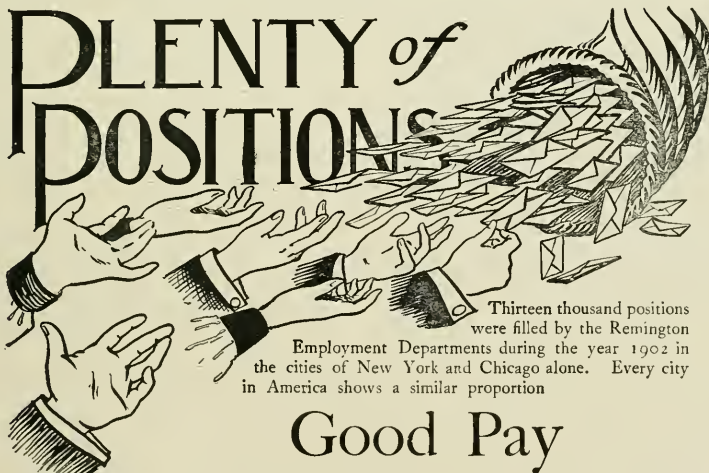
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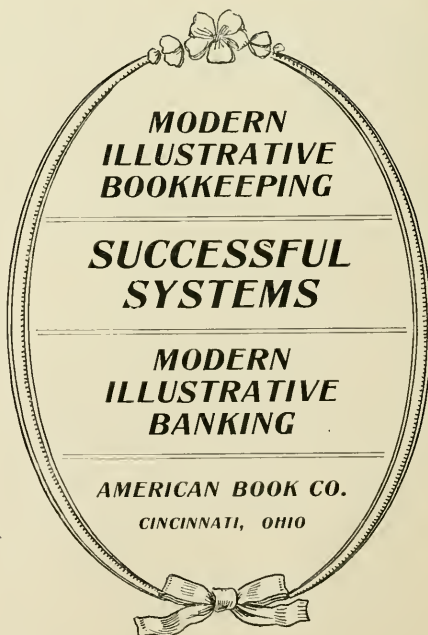
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THE BUSINESS EDUCATOR

Vol. VIII. No. 7.

COLUMBUS, O., MARCH, 1903.

Whole No. 52

A Larger Outlook.

The National Commercial Teachers' Federation did a wise thing when it unanimously decided to go to Ohio to hold its next meeting. By so doing it demonstrated that it is something more than a mere Western association. By so doing it will doubtless enroll the largest membership ever secured, and bring together more business educators than has ever assembled at one place. Bartlett, though not large physically, has a big heart and a plump purse, the benefits of which will be experienced later.

All in all, the move in the line of progress as an organization, and the wisdom of it will be seen in years to come.

Congratulations!

Good Writing Gaining.

From all sides we receive information which lead us to conclude that penmanship, good penmanship, is in greater demand than it has ever been. Men occupying prominent positions are having work done by skilled penmen that has been done heretofore on the typewriter. A good handwriting places its possessor in line for preferred employment every time. Young people seem to be realizing this, and as a consequence more good writers are being turned out of business schools than ever before. During the past two decades there has been made much progress in the art of teaching penmanship, practical penmanship in particular. And there seems no indication of stoppage, either in the demand or supply.

Let the good work go on!

Technicalities Must Go.

At the Milwaukee meeting of penmen, one thing seemed evident, and that was that technical writing for the masses had seen its day. From this on we must face the fact that legible writing does not mean accurate writing, and that we must diminish rather than increase the complications of our letters. Plainer, swifter writing is the watchword, and simpleness in form and movement is the means. We must banish our tall, straight-backed I's, semi-angular n's and u's, and complex capitals if we would increase speed and improve the reading qualities of our writing. More rotundity, less slant, and coarser pens are the new conditions. Movement, arm movement, but not all arm movement, is the watchword. "Simon-pure" has had its day. Enough arm movement to make writing enduring and easy, and enough finger action to improve the details, is the new and true condition.

Get there!

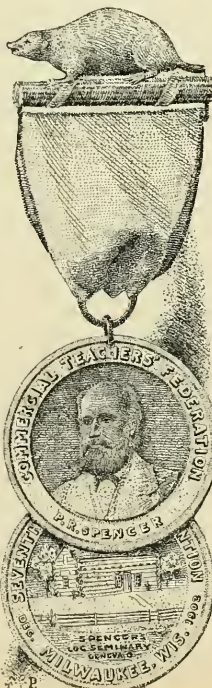
Concerning Those Lessons in Business Writing by Miss Hudson.

We have now on hand the entire series of lessons which will begun in our next issue, by Miss Nina P. Hudson, of New Britain, Conn., announcement of which was made in our January number. The lessons in point of text and illustrations are worth looking forward to, as they compare favorably with the best that is being done by our best penmen. This series of lessons will certainly dissipate the idea that women cannot do things as well as men.

Surely Miss Hudson leads in this new field of endeavor, and so does THE BUSINESS EDUCATOR.

Attention, Commercial Teachers!

It is greatly to the advantage of every teacher of commercial branches to be en-



rolled in one of the sections of the *National Commercial Teachers' Federation*.

We have left over from our last convention at Milwaukee, a large number of the beautiful souvenir badges, a cut of which you will notice in connection with this letter. It is of bronze, one side of which is a likeness of Platt R. Spencer, the other a cut of his log seminary at Geneva, Ohio. In addition to this, the publication committee is getting out a complete report of the Milwaukee convention. This with the souvenir badge will be given to all members of each section of the Federation. Those who are not enrolled are urged to send in their registration fee of \$1.00 and they will be enrolled in any of the teachers sections, or in the Business Managers' Section for the regular fee of \$5.00.

The report of the convention will be worth many times the registration fee and no progressive teacher can afford to be without it; while the badge will be a beautiful and permanent souvenir. The price of the report alone to outsiders will be \$1.00.

Send your name with fee to,

J. C. WALKER, Secretary,

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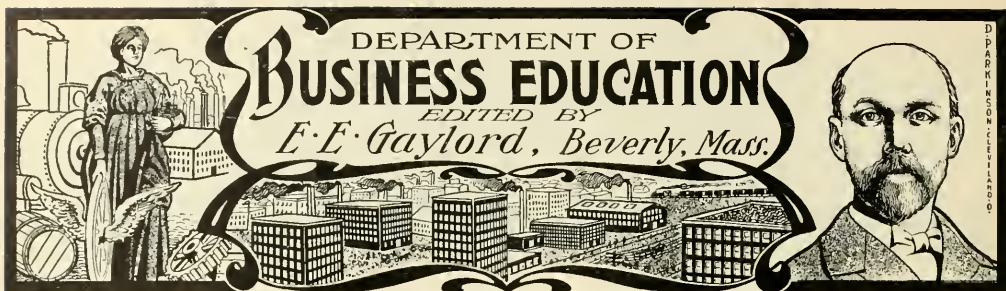
mention THE BUSINESS EDUCATOR.

Something New in the Way of Roundhand

Mr. M. A. Albin, penman in the Portland, Oregon, Business College, has prepared a series of six lessons in high-grade roundhand especially adapted to engraving, for such purposes as letter-heads, bank notes, etc. The series will be especially helpful to professional penmen who are desirous of learning how to prepare work successfully for photo-engraving. They are out of the usual line of such lessons, nothing like them ever having appeared. They will in all probability be begun in the April number of the BUSINESS EDUCATOR. Get ready for them.

Fire

On the morning of February 5th, Sadler's, Bryant & Stratton Business College, Baltimore, Md., suffered quite a severe loss by fire, the damage to fixtures, furniture, pictures, typewriters, etc., being about \$2,000. Mr. Sadler immediately ordered forty-one new typewriters, secured other rooms, and proceeded without delay with the regular school program. We have not learned as to the amount of insurance carried. Mr. Sadler received inclosing clippings, Mr. Sadler says: "While our damage was great, it might have been so much worse, that we are not kicking at all. We were fortunate enough to have a couple of unoccupied rooms in the lower part of the building; so everything is moving along nicely as usual."



ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

The sudden death of Mr. C. Dean Haskins, Dean of the School of Commerce, Accounts, and Finance, of New York University, deprives the new movement in favor of higher commercial training, of one of its most notable champions. Mr. Haskins was no mere theorist. His was an intensely practical life, and he was putting into the policy of his school work the spirit that brought him great personal success in large undertakings. Those who attended the E. C. T. A. convention in Philadelphia last spring will remember his excellent address on "Training for Business." His firm had been engaged to audit the books of one of the government Departments at Washington, and at the time he was speaking, his assistants were at work on the municipal books of the city of Chicago. Mr. Haskins was laying the foundation for an influential school, and he will be sadly missed by those who are looking for greater things in the field of commercial education.

But the leaders among professional and business men are everywhere showing a remarkable interest in the cause of practical training for the youth of the land. The Michigan Political Science Association held an exceptionally interesting meeting at Ann Arbor early in February, at which the subject of Business Education was thoroughly discussed by a dozen of our foremost educators and the following eminent business men: David M. Parry, Indianapolis, President of the National Association of Manufacturers; E. H. Abbott, Boston, formerly of the Wisconsin Central Railway; A. C. Bartlett, Chicago, Vice President of the Ithibard, Spencer & Bartlett Hardware Co.; James B. Dill, the great corporation lawyer of New York city.

We expect to give to our readers, in subsequent numbers, some of the excellent papers read at the Ann Arbor meeting. It matters for congratulation that men of affairs are invited to join with educational leaders in order that the plans to be worked out may be sound in both theory and practice.

Former Postmaster-General James gives in this number of THE BUSINESS EDUCATOR, a most vigorous example of his interest in the subject of practical education. As the president of one of New York's great banks, he is in a good position to judge of the evils of which he writes so forcefully. This is a syndicate article published some months ago in several of the leading Sunday newspapers, and is another instance of the keen interest that men of affairs are taking in the subject of useful education.

The E. C. T. A. Convention

Those of our readers who are within reach of New York should be planning to attend the Easter meeting of the E. C. T. A., which will be held this year in the rooms of the Hefley School, 243 Ryerson St., Brooklyn. The Eastern Commercial Teachers' Association is as large and as enthusiastic an organization as the National Federation of Commercial Teachers and its meeting this year in the metropolis of the nation is likely to be signalized by a program and an attendance not surpassed by any other meeting of commercial teachers yet held. The exceptional ability of President Charles M. Miller, and the activity and energy of Chairman George P. Lord, of the Executive Committee, give ample assurance of a meeting worth traveling half way across the continent to enjoy. Besides, it is worth while to make this trip if there were no other program than a well arranged series of visits to important business and educational institutions. Attend the E. C. T. A. convention. "If a man empty his purse into his head, no man can take it away from him; an investment in knowledge always pays the best interest."

The N. E. A.

Commercial teachers generally should also be making plans to attend the July meeting of the National Educational Association, which will be held this year in Boston. This is an organization that is national in more than name. Its membership and its attendance is drawn from all parts of the Union, and its meetings are held in widely separated large cities: Detroit, Charleston, Los Angeles, and Minneapolis having had the honor, in recent years, of entertaining this huge Association, with its 12,000 to 15,000 visitors. Great plans are being made to entertain the teachers in New England. Inexpensive excursions to places of literary and historic interest will be a regular afternoon feature of each day's doings, and low-priced railway excursions to the White Mountains, Lake Champlain, the resorts of Maine and Nova Scotia, the St. Lawrence, etc., will hold many visitors in this charming part of our country during the vacation season.

President J. H. Francis, of the department of Business Education, is one of a type of the well educated, forceful, incisive Westerners. He is the principal of Los Angeles Commercial High School, and a Stanford University man. His plans for the convention of commercial teachers are sure to result in a very large attendance this year. Commercial teachers generally, and high school and college commercial teachers particularly, should arrange to be present. The program this year will be especially interesting to the latter class of teachers.

Fred Irland

The genial reporter of the U. S. House of Representatives, Mr. Fred Irland, (the "I" is sounded as in "irksome"), is as welcome at the conventions of shorthand teachers and writers as a burst of sunshine in a New England winter, although the implication of the latter part of the simile is inapt. In the address he delivered at Milwaukee there is so much sound advice, though indirectly given, and there is so much of encouragement to the ambitious among our thousands of young people hard at work on shorthand and typewriting, that we are glad to publish the address in full in this number.

In connection with Mr. Irland's allusion to his service on the Coal Strike Commission, the following newspaper paragraph will be of interest:

"One of the liveliest performances in shorthand reporting is credited to the stenographers of the anthracite strike commission. Sometimes there are three and sometimes only two. They begin taking notes at ten o'clock in the morning and they shift every thirty minutes with the typewriters. The full and verbatim report of all the proceedings, the testimony of coal operators, miners, railroad men, boys and women of a dozen different nationalities and a score of dialects, all go into the official proceedings, together with the wrangling, examining, cross questioning and arguments of two score or more lawyers, never less than twenty-two, and the questions and comments of the seven members of the commission. Yet every morning each of the commissioners, lawyers and chief witnesses is handed a full and complete typewritten report of the proceedings of the day previous."

Mr. Irland's closing comment on the influence of the teachers that were before him suggests the uncommonly interesting and instructive article in this number, written by the honored president of Valparaiso College, a man who has the esteem of tens of thousands of practical people in this country, many of whom ascribe to the initial impulse of his magnetic influence and the singularly stimulating effect of life in the old N. I. N. S., the success they have since achieved. Read President Brown's inspiring essay.

Department of Commercial Law.

Conducted by J. C. Barber, Bryant-Stratton Business College, Providence, R. I.

INTRODUCTORY TO CONTRACTS.

To know *what* we know, be it ever so little, to *know* that we know it, and to make the best use of it—this is an education in itself. Let us, then, use our general knowledge no matter where we may have obtained it, so it be authentic. Let us use it in our *study*, as a good workman uses his tools.

Much of our difficulty as students, lies in the fact that we do not connect with our "book work," that every-day practical knowledge acquired by contact with the world around us. We are too prone to look on our study as something entirely apart from the outside world.

I say our difficulty because I am only a fellow student, a little way in advance of my classes, perhaps, yet not so far ahead but that I remember the obstacles I have met along the way. When I cease to study and to learn more about the work, when I no longer share the burden with other students, when I forget that I had to creep over some of the ground where others stumble, it will be time for me to change my occupation.

When told that two persons have agreed on some point, we understand just what is meant. This is positive proof that we know in part what an agreement is. Yet when we read in the text that a contract is an agreement, etc., we are liable to surround the term "agreement" with an atmosphere of mystery, because it is found in a book, instead of giving to it the ordinary meaning. This is only one of almost numberless illustrations which might be submitted.

THE DEFINITION AND NATURE OF A CONTRACT.

A *contract* is an *agreement*, but it is more. The persons who agree (parties) must be of sufficient age and in their right minds (competent); they must agree to do or refrain from doing something definite, lawful, and possible to be done which they were not already obliged by law to do (subject matter). Again, a party who agrees to do something for another, is not bound to do it unless the other, on his part, does something he was not already obliged to do to bind the first person to his promise (valuable consideration).

ESSENTIAL ELEMENTS.

The essentials that must be worked into our definition of a contract are: Competent Parties; Definite, Lawful Subject-matter; a Valuable Consideration; Mutual Consent or Actual Agreement, and the Time in which the contract is to be performed.

DEFINITION.

A definition is worse than useless unless it means something to us. Given a good firm grip on the essential elements, we can easily make our own definition and it will then not only mean something, but it will also *stay* with us.

HOW TO TEST THE VALIDITY OF A CONTRACT.

We must keep in mind the fact that not all agreements are contracts, but only such as the law seeks to enforce; that is, those which have all of the five elements named above. When any set of facts come up for decision, always look for the essential elements. If they are all present, and the agreement is in the form required by law, you have a valid contract.

THE GREAT CLASSES OF CONTRACTS.

Thus far we have been talking of Simple Contracts only. Besides Simple Contracts, there are Sealed Contracts and Contracts of Record.

THE SIMPLE CONTRACT.

By a Simple Contract we mean one not under seal. It may be made orally, in which case it is called an Oral Contract; or it may be written and signed by the party or parties to be bound, when it is called a Written Contract.

THE SEALED OR SPECIALTY CONTRACT.

A contract made in proper form and bearing a seal (a Sealed Contract) differs from a Simple Contract in the following particulars: If a contract is simple, there must be a valuable consideration; if it is sealed, it is not affected by the absence of consideration; again, if I owe you on a Simple Contract for a time, ranging from two years in some states to six years in others, and nothing has been paid or done under the agreement, the courts will not help you to enforce payment after that time. The debt is then considered "outlawed." Under the law of most states a Sealed Contract is enforceable for a longer time, and in some it will not be "outlawed" until the end of twenty years. Also a Sealed Contract often takes precedence over a Simple Contract.

CONTRACT OF RECORD.

A Contract of Record is not properly a contract at all. It is the obligation imposed on a person by judgment of a "court of competent jurisdiction" (a court that has the right to act in that class of cases and within that territory). This judgment must be entered of record; it is then known as a "quasi (as if) contract." No consideration is necessary nor is it necessary to have the consent of the person against whom such judgment is entered. This obligation holds good for a time varying in different states, but commonly much longer than for other contracts.

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(Continued on Page 41.)

From the Business Manager's Desk

The Relation that Should Exist Between Teacher and Pupils

H. B. BROWN, PRESIDENT VALPARAISO
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NORMAL SCHOOL, VALPARAISO,
INDIANA

The school consists primarily of teacher and pupils, the purpose of each being practically the same, and yet the work of each very different. That the greatest good may be accomplished the fullest harmony must exist between these two important factors. How this condition may be most effectively brought about so that the best results may be realized, not only to the child, but to the world into which he must go, has been the study of educators for many ages.

THE MASTER

In the early history of education the master—one who could control, whose authority was absolute—rather than the teacher, was required. Without complaint or approval, the pupil was considered a mere receptacle for what the master felt disposed to offer. Such a condition would constantly tend to strain the proper relations that should exist between teacher and pupils and would separate them farther and farther from each other. As a result, no progress was made and the schools were held in disrepute to such an extent that the pupils would resort to any means, honorable or dishonorable, to avoid attendance. Those who were fighting for a more perfect system of public schools were disheartened and many gave up the struggle. A few brave, noble men and women continued with zeal unabated, with devotion to humanity sacred, with hope deferred yet not making the heart sick, to study the school problem.

THE PUPIL

Up to this time the difficulty was that but one side of the problem—the master—had been considered; and it was not until the child was placed on a common level with the teacher, considered as an equal factor, that any advancement was made. For educators of the present day to think of a condition where the pupil would not be considered is almost impossible, and yet may there not be problems with which they are struggling today which may, in after years, seem as improbable as those with which early educators had to contend?

MASTER AND PUPIL CO-ORDINATE

As soon as it was determined that the pupil was an equal factor with the teacher rapid progress was made. Instead of the master came the teacher. Soon these were found working together, living together, thinking together, happy in each other's confidence. It is not surprising that out of this condition should develop our magnificent system of public and private schools, imperfect in many ways, yet guided by conscientious, self-sacrificing men and women, they are constantly being directed toward that which is perfect. That which has brought about a better understanding of the relations between teacher and pupils has been that the teacher has realized that he must not only make the school attractive

but that he must make it a place of real value. Children, no more than grown people, can be deceived very long. No amount of sarcasm, no apparent superiority, will take the place of true worth. Lectures have been given and many books written on this subject, yet it must be admitted that even at this late day the true relation between teacher and pupil is still in its infancy, and any new discovery along this line is hailed with delight.

THE TRUE TEACHER RADIATES INSPIRATION

Those who have experience have said that it requires as much good judgment to govern a school as to govern a state, that the mental and moral power in each instance is brought to its highest tension. Again, that the tact and good judgment that must be exercised in the one case equal those of the other. The true school will not necessarily be characterized by good order, good behavior, perfect manners. These, of course, are essential elements, but that which is of greater importance is that the school shall be permeated throughout with a spirit of work, a sense of duty



PROF. H. B. BROWN.

and a love of truth. I am sure I shall be pardoned for a personal allusion, because it so well illustrates my notion of the true relation between teacher and pupil.

AN IMPRESSIVE EXAMPLE—PRESIDENT BROWN'S PRECEPTOR

A few months ago the writer received an announcement of a reunion of the pupils of a school in which his boyhood days were spent. This, of itself, did not attract his attention especially, but as he looked over the announcement he saw the name of a teacher who had charge of the school at that time. Immediately he decided to attend. At this reunion there were gathered men and women from all parts of the land, some coming even thousands of miles, so that when the roll was called, out of an attendance of 73, of forty years ago, 51 responded. Why such a gathering? Not simply for the sake of a visit to the old school house and grounds, nor that we, as grown-up people, might renew our friendships and tell of our successes and failures

—these, all delightful in themselves and worthy of a great effort—but that which attracted all was the announcement that *this certain teacher* who had us in charge at an early age would be present. He had so impressed his life upon us that no effort seemed too great on the part of any one in order that he might stand again in the presence of that teacher. No one could describe any one characteristic in particular that the teacher possessed. It was not his superior ability as an instructor, nor his scholarship, nor his power to control—it was more. He was constantly before us, a living example of the importance of truth, honesty, virtue and self-reliance. He instilled into each one the notion that he could do something, *some one thing* better than anybody else. Not that any one would become especially renowned, but that he could accomplish *something*. This teacher was an active, living example of all these virtues. Each one present attributed a large degree of the success which he had attained to the life of this teacher. He was one of us. He entered into our little games and sports with his whole heart, not forced, but willingly. Even in these games we were taught to do our best to succeed, not to succeed at the expense of some one of our classmates, but honestly, and with a spirit that would always command the respect of the vanquished. He was our friend. There was no need of rules nor compulsory laws. We worked together because we loved each other—more, we respected each other, we were equal. We did what we were asked to do not because of any rule, but because of the high regard we had for the teacher. Besides knowing the subjects which he taught, he had a knowledge of the outside world with which he made us acquainted, and which perhaps more than anything else, was the cause of the success of his pupils.

KNOW THE ENVIRONMENT AND INHERITED TENDENCIES OF YOUR PUPILS

While the relations between teacher and pupils, in a general way, are the same in all schools, yet in a business college there are peculiar conditions that are not found in other institutions of learning. To understand these conditions and be able rightly to familiarize the student with them is the duty of the teacher. In order to do this he must be familiar with the previous environments and tendencies of those who come to him, as well as the great business world into which these young people must go. The teacher in a business college, more than any one else, perhaps, realizes what a wonderful attraction the large city has for young people. The young man in the country, after having worked hard all day, looks out of his cottage window when darkness is falling upon lane, and tree, and meadow, and only the candles that are being lighted tell of the whereabouts of his neighbors. How dreary and dismal and forbidding it all is! Were he to venture out, he might travel the lane for miles and see no one. He compares this with the brilliant, crowded streets of the city, the light streaming from lamp and shop window, of which the stir and bustle and excitement form a memory that is like some entrancing vision of dreamland, and in his dreams he forgets the many beauties of his surroundings, the beautiful fields, the abundance of room, of healthful food, of fresh, pure air, many of which are not known in the city even where the exterior is most inviting. With scarcely any preparation he rushes to the city. To these

young people, in most instances, must be attributed high intellectual qualities. As talented young men and women they see little in the positions at home as merchant, lawyer, physician, teacher, or preacher, to spur their ambition; but they see in the same positions in the large city men of power and influence, and they prefer to make a strong fight for the high stakes and tempting prizes of the city. These at first invade, then capture the city, and are in turn taken captive by it as by some monster that devours those who feed upon him.

INSPIRE TRUE EDUCATIONAL IDEALS.

At first those who left the country or village home and attended college were the only ones who found their way to the city. Those who remained in the country, hearing only of the successes of their companions and not of their countless failures, became restless and felt that they, too, must enter the strife. Unprepared—failure is the result. To equip such young people for their work is the purpose of the business college, and to direct rightly this equipment is the work of the teacher. This teacher says to these young people, "Let me help you so that you may be able to meet the difficulties that most certainly confront you." The true teacher will not hold out to these young folks the false notion that by means of an education they can certainly enter some of the professions, that they can become prominent in the affairs of the world, and that wealth will flow into their hands without effort. To such an extent has this false notion prevailed, that no little of the encouragement given by parents to their children to attend school is that they may make a living without working so hard; and no sacrifice is too great on the part of parents that their children may complete a course of study. Young people being thus educated, without any of the responsibility of providing the funds, necessarily come out of school feeling that they are entitled to a competency without work. To safeguard against such a notion of education and to cause the young people to realize the responsibilities of life, is not the least of the teacher's duty. Understanding the true relation that should exist between him and his pupils he will make clear the point that it is not the purpose of the business college to train young people for office positions only, but to train them for work in all the avenues of life, that they are securing an education that can be used on the farm and in the shop as well as in the great business houses, and that to use their knowledge in the one is as reputable as in the other; that a commercial education is a general education and gives a peculiar mental training such as no other department of education can give.

TRY TO REALIZE THE LIFE TO WHICH YOU ARE SENDING YOUR PUPILS

Again, the teacher must know the world into which the pupils go. Many teachers are "blind leaders of the blind." They take but one step at a time, it is true, but not knowing whether it tends to a sure foundation or the perils of a deep abyss. The teacher must know the road over which the pupil must pass, not only while in school, but when he is left alone in the great struggle for existence. Such a teacher familiarizes himself with the work of the farmer, the merchant, the mechanic, the lawyer, the physician, the statesman, the accountant. Dr. Harris, United States

Commissioner of Education, in one of his reports says, that only three per cent. of all who attend school are required for the professions. Ninety-seven per cent. must work with their hands. Hence no teacher understands the true relation between himself and his pupils who does not realize that the education that does not recognize this condition must be defective. What, then, would I say, should be the relation between teacher and pupil?

1. Above all, the teacher's life should be a living example of truth, honesty, virtue, industry, so that if he should say to the child "Follow me," it would not only do so, but its respect would be so great that it would be happy in obeying the command, and would also feel that it could not go far astray.

2. That he must have a safe, sure knowledge of the subjects to be taught.

3. That he must have a proper conception of the mind and the true nature of its development.

4. That he must know the environments of his pupil before he enters school, as well as a knowledge of the world into which he must go after leaving school. Then he can safely direct him from one point to the other.



PICTORIAL POINTERS.—Home of the Heffley School, 23 Ryesson Street, Brooklyn, meeting place of the E. C. T. A. Convention, Easter week. Plan to be there.

Soliciting Students.

CHARLES R. BARRETT, SUPERINTENDENT
THE ATHENAEUM, CHICAGO.

In response to the request that I give my opinion regarding the practice of business colleges of soliciting students, I wish to go on record as strongly opposed to this very common custom.

In the first place, it lowers the dignity of educational work and puts it on a level with stock jobbing and junk dealing. When educational work loses its dignity, it loses half its value. The solicitor starts on his begging tour along the street, from door to

door, and when he finds one willing to listen, he represents the advantages of a special education as offered in the school for which he solicits. He often induces boys and girls to leave the public schools at the early age of fourteen or fifteen years to take a business or a shorthand course.

FOUNDATION FIRST; SUPERSTRUCTURE AFTERWARD.

I favor the special course plan, as all successful work must be special. The finished education of today is special, but a general education must underlie it. The foundation must be the broad and substantial part of the intellectual structure. Special educational work should be honest and dignified and so attractive as to induce those interested to avail themselves of special work when qualified for it.

The solicitor is often unfitted to have any association with schools, and his influence is harmful to reputable business schools. Every good school suffers from the exaggerated and false statements of one who has no interest in the student beyond dollars and cents. He does not assume any responsibility toward the student. Therefore he will make any statement or promise for the sake of the fee. I regret to say it is also the practice of some schools to send their teachers on begging tours. This I consider even worse than sending out the mere solicitor, for it lowers the dignity and lessens the strength of those teachers in the classroom.

FIRST-CLASS SCHOOLS DO NOT SOLICIT.

I assert that no first-class school solicits. It never puts its work below the level of merchandising. In the commercial world the solicitor calls upon his customer three or four times a year, but is obliged to deal honestly with him or lose the business, whereas the educational solicitor separates from his patron as soon as the patron has arranged to spend a little time and money in the school.

The school that does not attract through its work and through legitimate advertising should not exist. Proprietors of such schools should have no recognition in the educational world. Many of the students of the business colleges are wholly unfit for the courses they are pursuing. They have been induced to leave public school work to prepare for a business career, on the guarantee of situations at good salaries on the completion of a brief course. No reputable school guarantees situations. All they can do is to qualify, and qualified students are sought. It is simply a practice of humbugging the ignorant and innocent and is often destructive of the highest aims in life. It is a disgraceful practice in educational work.

A true educator is a giant among men. He not only has a developed mind and possesses and exercises good principles, but he is also engaged in helping others to acquire and exercise the same qualities. He thus does more than anybody else for the development of good citizenship. His work is the link between the home and the world.

The student's patronage should be so honestly secured, and he so thoroughly instructed, that the institution will always be one of pleasant recollection to him. He should feel its influence in after years. Educational institutions should stand at the top in point of honest, dignified, useful work.

Citizenship should be their fruit.

Opportunities of the Shorthand Beginner.

FREDERIC IRLAND, OFFICIAL REPORTER,
HOUSE OF REPRESENTATIVES, WASHINGTON, D. C.

AN ADDRESS DELIVERED BEFORE THE NATIONAL SHORTHAND TEACHERS ASSOCIATION AT MILWAUKEE, DEC. 30, 1902.

I think if you can get any man who is the father of a boy of fifteen to tell you the thing which is giving him the greatest anxiety, he will tell you that the question which worries him most is as to what work his boy is to do; how he is to get his chance in the world, how he is to obtain a membership card in the Society of the Successful. And if the boy thinks about anything of importance, I suppose the same subject is in his mind.

WEST POINT VERSUS THE COMMERCIAL SCHOOL.

I suppose if the average boy had presented to him two chances, one to enter the Military Academy at West Point, with a view to becoming an officer of the regular army of the United States, and the other a chance to enter a good business college to study shorthand; and if he was given the assurance that in the first instance he would be able by hard work to pass his examinations in the Academy and at the end of four years receive his commission as a second lieutenant, and in the other case that at the end of four years he would have so trained his brain and fingers as to be able to write 200 words per minute in honest shorthand, there would be little doubt that his first impression would be in favor of West Point and a career in the regular army. I suppose if an ambitious mother with a lovely daughter had letters of introduction for two young men, one of whom had just been commissioned as a second lieutenant in the regular army and the other had no commission at all, but was an undoubted master of shorthand, she would, other things being equal,

think there was no comparison between the future chances of the two men. And I should unhesitatingly agree with her that this was true, but I should mean a very different thing from what she meant.

Let us consider for a moment the reasonable chances for the future of the boy who enters the United States Military Academy. The moment he is enrolled as a cadet, after passing his entrance examination, he begins to be boarded and clothed at the expense of the government of the United States, and receives a salary, I believe, of \$100 per month in addition. During his academy course he has to work very hard or he will fail in his examinations. But I do not consider that this cuts any figure whatever, because a boy must expect to work as hard as he possibly can the first few years in any case, or he will never attain any success by his own efforts.

The pay of a second lieutenant, not mounted, from the moment he receives his commission, is \$1,400 per year, with a ten per cent. increase for every five years of service, until a maximum increase of 40 per cent is allowed at the end of twenty years service under commission as a second lieutenant. He also receives an allowance for his board and clothes. I think military men will agree that it is a conservative statement to say that an officer in the regular army of the United States is doing very well if, on an average, he becomes a captain by the time he is forty years old. The pay of a captain, not mounted, begins at \$1,800 per year, with the usual 10 per cent. increase every five years.

If this young army officer succeeds in winning the lovely daughter of the ambitious mother, as he very likely will do, the lovely daughter will have to spend most of her time during those twenty years in very uncomfortable and out-of-the-way corners of the country, and she will be in daily fear that her husband will be ordered to some other place still further away and still more undesirable. The young army officer will spend his life mostly in places where he does not want to live, and in wondering

what chance there is for him, if he is lucky, to become a major or lieutenant-colonel before he is retired. You will agree with me that after all there is not much in a military career, so far as material success and comfort are concerned.

MASTER REPORTING SPEED.

I think it is true, though I am not entirely free from doubt on the subject, that the same amount of study and hard work for four years that will enable a bright and healthy boy to pass the severe military academy examinations and win for him a second lieutenant's commission, will enable him, if God has given him good ears, good eyes and considerable mental alertness, to master shorthand. By mastery, I do not mean any half-way business. Our friend Mr. Howard has recently discussed in his valuable magazine the question as to what is reporting speed, and I think he has answered it correctly when he said that it is the ability to write plainly in shorthand 200 words per minute for an indefinite time. I think a boy can learn to do this in four years, if he can learn at all. If I had a boy who wanted to become a stenographer, I should urge him from the start never to be satisfied with anything less than the attainment of reporting speed, no matter if he intended to use his shorthand only as an amanuensis in a business office. The ability to write as fast as people talk compels respect. On the other hand, I never dictate to a shorthand writer for whom I have to wait, without a certain feeling of pity, which I think is shared by most employers. When I am talking about opportunities, I am talking about opportunities for success, for the attainment of one's heart's desire, for advancement in the world, for winning the respect of mankind, and not the opportunities for failure. I am trying to give the boys a little insight into the way to play a sure-thing game, or one in which chance plays a very small part, and I am trying to tell them how they can pick out a "sure winner."

SHORTHAND A SCALING LADDER.

I think you will all agree with me that a boy twenty years old who can spell correctly, who can write shorthand 200 words a minute, who can operate a typewriter well, and who is what is called a live man, can earn at least \$100 per month in almost any large city in the United States. If he is not doing as well as this, he is not doing as well as he ought to do. Thousands of boys in this country at this moment are doing better than that, with less shorthand ability.

Now, mind you, I am regarding shorthand and typewriting as mere incidents, simple stepping stones to something better. But I want to emphasize it that the really capable amanuensis, the boy with a local reputation for unusual skill, and I may add, for uncommon cheerfulness and industry, can come pretty near picking out his own place to work. The doors of great corporations swing very easily for him. And here is where he has his chance. I suppose it is pretty commonly believed that the business of the country is becoming more and more concentrated, is passing into fewer and fewer hands. And I want to say that if this is true, it simply enlarges the stenographer's opportunity. Because the larger the business concern, the bigger salaries it can afford to pay, not to its stenographers, but to those whom its stenographers will almost inevitably become, if they do not throw away their chances.

I think it would startle as well as inspire a good many people if they knew how much

PICTORIAL POINTERS.—A corner of Mr. N. P. Hefley's office. This is both a poor view and an unsatisfactory picture. The room is beautifully finished and furnished.



of the important business of the United States is being managed today by men who a quarter of a century ago were stenographers, taking letters from dictation in the very offices where they are now presidents, vice presidents, general managers, general superintendents, corporation counsel, and other high-priced officials.

INSPIRING EXAMPLES OF TRULY SUCCESSFUL STENOGRAPHERS.

Twenty years ago I went to work in a railroad office in St. Louis. Across the hall were two young men, who, three or four years before that, had entered the office as stenographers. They had shown considerable capacity, and had received daily lessons in the business of the office while they were taking the letters dictated by their employers. When I went there these two young men had already risen to chief clerkships, one in the office of the vice president, and the other in the transportation department. One of these young men was Charles M. Hays, who recently succeeded the late Collis P. Huntington as President of the Southern Pacific, at a salary said to be the largest ever paid to a railroad man in the world, and who is now at the head of the management of the Grand Trunk Railway of Canada. The other young man was George C. Smith, who since then has been General Manager and President and Receiver of more railroads than I can remember the names of, and who is now at the head of the great Westinghouse Air Brake Company in Pittsburgh. I went into a hotel at Scranton, Pennsylvania, the other day, and saw my old friend Smith sitting in one corner of the dining room, comfortably reading the morning paper. I went over and sat down at his table and he said to me: "Hello Ireland, what are you doing here?" I told him I was helping report the Anthracite Coal Commission. I asked him what he was doing, and he said he was building a railroad up that valley. My friend Smith has almost always had one or two little side enterprises of this kind on hand.

If I should call the roll of the twenty or thirty other shorthand clerks employed in St. Louis at that time you would find that nearly every one of them has risen and prospered. The two I have mentioned by name have larger incomes than the President of the United States, and if you average up the success of the others and compare it with the progress of a similar number of boys who entered the Military Academy at West Point at the same time, you will find that fortune has dealt a great deal more kindly with that bunch of bright-eyed stenographers than it has with the boys who were ambitious to wear the shoulder straps. I do not say these men have risen simply because they learned how to write shorthand; but I say the fact that they were stenographers enabled them to enter a school where they learned the business of railroadng as they could not possibly have learned it in any other way, and they were paid \$125 a month from the beginning, and more and more each year, during all the time they were learning the railroad business.

THE STENOGRAPHER IS ON THE INSIDE.

The stenographic amanuensis knows just what is going on in the office. Every day of his life, if he has any brains, the chance is presented to him to see how the "old man" solves some difficult problem, how he accomplishes some neat piece of business strategy, how he fortifies against hostile attack, or how he avoids a fight by some smooth bit of diplomacy. Why, a boy cannot help learning, if he will simply sit

and listen, and profit by what he hears. The chance was never so good as it is today, because business is more scientifically conducted than it used to be, and the place to learn it from the great masters of transportation and finance and manufacturing is right at headquarters, where no one except the stenographer has any chance at all to get in and know what is going on.

To show you that what I am saying is not mere theory but undeniable fact, I wish to repeat that a very great number of the most prominent railroad and business men in the United States today began life as stenographers. The President of the New York Central railroad, the General Manager of the Canadian Pacific, the Vice President of the Pennsylvania, the General Passenger Agent of the Northern Pacific, and a great multitude who might be named, are examples of this. One or two of them, I am sorry to say, seem to be ashamed of the ladder by which they climbed. And in my opinion any man who feels that way about it does not deserve the success he has achieved.

All of you who have been amanuensis in business offices know just how it is that the stenographer gets his opportunity. He soon learns the routine of the office, and his employer is always glad to leave to him the elaboration of details. I know a man in Washington who is the executive officer of a great department of the government. This is about the way he dictates his correspondence:

DEAR SIR:

(Without anything to indicate the name of the man to whom the letter is written.) Then he says:

"Just put in a little appropriate introduction and tell him that under the ruling of the Attorney-General the other day—you remember what that ruling was. Just look it up again and give him a little synopsis of it. Tell him you think that covers the case exactly. And then tell him that under the circumstances—oh, you know what to say."

Perhaps that is rather an extreme case, but if a stenographer shows an intelligent understanding of his employer's business he must necessarily become a kind of chief of staff, a month-piece for his employer; and just to the extent that his employer finds him competent and has confidence in him, just to that extent the authority that he leaves to him is broader and broader, and just to that extent his employer confines himself more and more to general directions. The first thing the stenographer knows, his employer is called away and the office, for a day or two, is left to him to run. If an emergency arises at such a time, and the stenographer meets it successfully, he may consider that his future is almost as good as made. In this way an opportunity has been presented in the shortest time and in the most direct manner. I could name scores of instances where the office stenographer has become assistant to the general manager, and then general manager, either in that office or some other, rising with a few flaps of his wings right over the heads of men who had been waiting for years for the chance that never came. An exceedingly brilliant example of this is Mr. George B. Cortelyou, secretary to the President of the United States, who only ten years ago was a shorthand reporter in New York, who seven years ago was appointed stenographer to President Cleveland, the following year executive clerk, two years later assistant secretary to President McKinley, two years ago secretary to the President, whose influence in the affairs of the government is probably as great as that of almost any Cabinet Officer, who will probably be a Cabinet Officer or something a great deal better within the next five years.

ONE OF MR. IRLAND'S OWN EXPERIENCES.

As an example of what I think a stenographer ought to do to serve his employer in an emergency, I want to tell you a little story about a thing that happened in Washington last winter. The United States

PICTORIAL POINTERS.—A view of the Bookkeeping Room of the Hefley School. The folding glass doors will be noticed, also the limited blackboard space. The public office is behind the blackboard shown here, and the private office is at the left in the picture, separated from the Business Practice counters by a glass partition.



got into a dispute with one of the South American Republics about a matter involving a very large amount of money, and finally the matter was left to the decision of three arbitrators, one appointed by the United States, one appointed by the South American Republic, the third one being Lord Chief Justice of Canada. The protocol under which the arbitration was carried on gave the arbitrators three months in which to reach a decision. The gathering of the testimony was slow business and took a long time. After the lawyers on the two sides had spent several weeks in presenting the case, and the arbitrators had spent some more weeks in arriving at a conclusion, one of the three arbitrators was ill for several days, and then the representative of the South American Republic, who knew that the case had gone against him, asked for further hearings, and the writing of the decision and the opinion upon which it was based did not begin until forty-eight hours before the time limit expired. It was a very complicated matter, and the dictation of the opinion and the award took more than twenty-four hours. The stenographer who took the dictation and his capable typewriter assistant remained on the scene, working faithfully day and night. There was nothing remarkable about this, for that is what stenographers and typewriters are accustomed to. It was near midnight. The protocol expired at noon on the following day. The copy of the opinion was turned over to the engrossing clerks of the State Department to be written upon parchment, as is the custom in such cases. When they found that eight engrossed copies must be made, signed and sealed before twelve o'clock the next day, they reported that it would be utterly impossible to accomplish this task. The arbitrators did not know what to do. If they failed to render a verdict within the specified time, the whole proceedings would fail, and as one of them expressed it, they would become an international laughing stock. They began to wonder if the shortness of the time had had anything to do with the desire for delay on the part of the defeated nation. The stenographer to whom the opinion had been dictated told them that he felt certain he could solve their difficulty for them. All the laws passed by Congress are printed upon parchment, and this parchment copy is signed by the President of the United States. The work is beautifully done, and it occurred to the stenographer that if he could get this opinion engrossed in the same way, that is, set up and printed upon parchment, a very handsome piece of work would be done. So he went to see the foreman of the Government printing office and told him what he wanted. "There is no trouble to print this tonight," said the foreman, "but I must have an order from the State Department." The stenographer told him how important it was, that half a million dollars depended upon the mere detail of getting the decision into proper form before noon on the following day. The foreman replied: "That is all right, but I have been here for thirty years, and every piece of work that has come to this office has been emergency work. I appreciate the importance of this, but you must get an order from the State Department before I can do anything about it."

It was then after midnight. The State Department was closed, the whole proceeding was out of the usual course, and the stenographer knew from experience that if he went to the house of any minor official of that department his request would be refused.

He knew also that the nearer he got to headquarters the less red tape there would be to contend with. So he determined to do an unheard of thing, which was to go to the house of the Secretary of State, at that unearthly hour, and get a personal order from him. He did so, and had great difficulty in persuading the butler at the house of the Secretary of State to present his request. His earnestness finally prevailed, and when the matter was presented to the Honorable John Hay, one of the most courteous men in this country or any other, it took that gentleman about thirty seconds to write the necessary order.

As fast as he could drive, the stenographer flew back to the Government printing office. It was then nearly two o'clock in the morning. He remained at the Government printing office all night, and assisted the proof readers in their work.

When the final proof of the engrossed copy was being read, the stenographer noticed in the opinion an erroneous statement of fact as to the geography of the country where the controversy arose. He took the responsibility of correcting this, and at nine o'clock the next morning was able to telephone to the American arbitrator in his room at the Arlington Hotel that the engrossed copies were ready for signature. The arbitrator at once told him that two changes must be made in the opinion, that the Lord Chief Justice had called his attention to them and insisted upon their being made. One of these changes was as to the geographical fact, which the stenographer himself had discovered, and the other was a matter of three or four words on the last page of the opinion. The stenographer had the form containing the type of this last page removed from the press, saw that the change was made, had that form reprinted, and at half past ten on the morning of the last day personally laid before the arbitrators the beautiful parchment copies of the decision.

Now that story illustrates the thing which

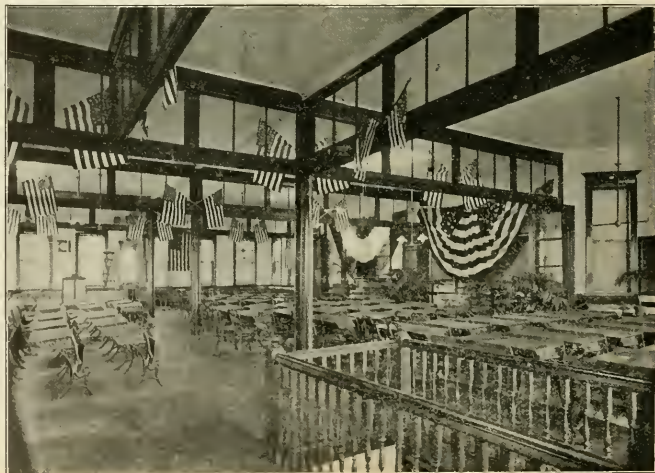
I think Solomon had in his mind when he wrote the proverb, "Seest thou a man diligent in his business? He shall stand before kings."

THE OPEN DOOR OF OPPORTUNITY

I want to say to you that this matter of getting a chance at what you want is the finest thing in all the world. Most people spend the best part of their lives outside the place they long for and dream about, and through long waiting become discouraged, so that they do not spring at their opportunity when it comes. There is no more splendid picture presented to the imagination than the verse in Revelations that says, "Behold, I have set before thee an open door." Think of the millions of young people who are employed in small places, who earn a bare living, or who have no employment at all, whose hearts cry out because they want to enter the paradise of success, where the work may be hard but where it counts; where the returns are large and the compensation is ample; where a man can win the things that make life sweet. It is not possible for everyone to have these things. But I wish to say that, given health, some brains, great industry and a willingness to serve others to the utmost, the boy who learns shorthand is almost absolutely sure of at least a fair degree of prompt success, by a short and comparatively easy road. Propinquity counts for a great deal, in other things besides matrimonial matters; and it is the nature of the work of the stenographer which gives his employer a chance to find out what stuff there is in him more quickly than almost any other employment.

It makes me tired when I hear young stenographers talk in a way that shows they are envious of the success of others, and complain that they have had no chance. Of course some have a great deal better chances than others, but opportunity knocks sometime at everybody's door. We once had a boy in our office who was con-

PICTORIAL POINTERS.—A view of the Assembly Hall, Hefley School. It will be observed that this apparently large room is really a combination of several class rooms, made possible by the ingenious folding-door partitions of which Mr. Hefley makes good use. On either side of the large American flag on the wall, these partition doors can be seen as they were rolled back to throw the various rooms into one.





tinually complaining that he did not get enough salary. Some extra work came along which it was necessary to do after hours, and this boy had the opportunity presented to him to earn about five dollars every evening for a month or two. His reply was, "My father would not allow me to work after regular office hours." This boy was always trying to see how little he could do. It is a curious coincidence that when the next session of Congress came around those who came into the office to look for this young man did not find him there.

VERBATIM REPORTING A GREAT FIELD

You will observe that in all I have said I have made no reference to the opportunities presented by the business of verbatim reporting. Very few people study shorthand nowadays with the serious intention of becoming reporters. The result is that while there are thousands upon thousands of shorthand writers, the number of competent reporters is no greater in proportion to the amount of work to be done than it was twenty-five years ago. I have in mind two bright young men who, a very short time ago, were employed as amanuenses, one in a government department, the other in a reporter's office. Both of them mastered the art of shorthand reporting. It took them about ten years of earnest work to do it. They recently started a reporting business in an eastern city, and in the very first year each of them made more money than the salary of a brigadier-general in the United States army.

During the recent recess of Congress, I was employed by the official reporters of a very important and difficult case to assist them in getting out a daily copy of the proceedings. My daily task consisted of sitting in the court room an hour and a half in taking down what was said, and then afterward dictating my notes to a typewriter operator. I had no other duties, no other responsibility, and the stenographers who employed me as an assistant, voluntarily paid me a rate which averaged \$30 per day and all my expenses for getting out a correct report of 90 minutes' talk. In conversation with some very intelligent gentlemen who do not know much about shorthand, I mentioned the rate of compensation I was receiving, and I do not think they have yet recovered from the shock it gave them to know that it is possible for a stenographer to earn more than ten dollars a week in private employment. Yet I want to say to you that the number of really gilt-edged shorthand reporters in the United States is so very limited that when I was compelled to leave that case on the assembling of Congress, the reporters whom I had been assisting in this lawsuit had the greatest difficulty in getting any one to assist them in the work they wanted done. The importance of the case and the technical difficulties of reporting it were so great that two very good reporters who tried the job gave it up after a day or two each. Neither of them could stand the pressure of that 90 minutes' time, and the \$30 a day was no object to them. I suppose there are twenty-five thousand shorthand writers in the United States who would have cheerfully volunteered to attempt the reporting of that case. I honestly believe there are not fifty men in the world who could report it as it was reported.

Last year at St. Louis I told you what I considered to be the art of shorthand reporting, namely, the art of presenting to the eye of the reader exactly the same idea that was conveyed, or attempted

The Three R's of Education.

HON. THOMAS L. JAMES,

PRESIDENT LINCOLN NATIONAL BANK, (THE VANDERBILT BANK) NEW YORK CITY.

to be conveyed, to the ears of his audience by the speaker. I do not believe there are very many people who can master this art in its highest stages. Therefore the compensation of first-class shorthand reporters will always remain at least reasonably high. This branch of the shorthand business is a separate and distinct thing. Its requirements are so much greater than those of what may be called office shorthand that I do not believe it worth the while of anybody to attempt it unless, after he is well advanced in the study of shorthand, he finds that he has a love for it which will carry him on and on, through years of study, to the mastery of the intricate details and the conquering of the almost insurmountable difficulties of the business. The chance of reaching a position where the compensation is great is infinitely superior in a business career.

STENOGRAPHY A BLESSING TO WOMEN

Everything I have said so far has been in the masculine gender. The story is told of a young man who came down from Boston to New York many years ago and applied for employment in a New York business office. The head of the firm looked at him for a moment and then said rather superciliously, "What do you Boston boys come down to New York for, anyway?" The Boston boy had plenty of New England assurance, and so he replied, "Well, sir, we come down here to marry your daughters, to manage your business, and to inherit your estates."

If anyone could ask you the question of the tens of thousands of bright young women who are now employed as stenographers in business offices, "What do you come into our offices for, anyway?" a truthful reply might be, "We come here to lessen your labors, to teach you good manners, to lighten your cares, to marry you if we like you, and in that case to inherit your estates." There can be no question that a good working knowledge of shorthand and typewriting will afford a woman more certain means of employment than almost any other thing she can learn, and although her business career is quite apt to be incidental, it teaches her that which a woman rarely learns in any other way, appreciation of her husband's business cares and responsibilities, and it invariably makes of her a more intelligent comrade and a better fellow than she could possibly be without such an experience.

THE RESPONSIBILITY OF THE TEACHER

As I look over this assemblage the thought strikes me, and it is a very interesting one, that you and those whom you represent, the shorthand teachers of the United States, have under your instruction at the present time, most of the men who will be the managers of the great business concerns of this country twenty-five years from now. Every time you graduate a successful pupil you open the door of opportunity, and you increase immensely the chances of a successful human career. To do this is an inspiring thing, and I congratulate you upon the importance of the work in which you are engaged.

It is quite true that there has been marked progress along educational lines in the United States within the past few decades, but it is also quite true that the results of the present educational system of the United States (and this includes public schools, private schools, colleges and universities) is far from satisfactory, from the business and commercial point of view.

It is all very well to declare with the voice of one crying in the wilderness that education should not be considered solely as a means of amassing wealth or of earning a living. I agree to this. It is entirely proper to encourage general culture among those who have to make their own way in the world. I say amen to any plan for mental training that will spread sound culture everywhere. But the plans which include attempts to rear the superstructure of culture before the foundation stones thereof are laid, are harmful alike to the individual schooled under them and to the nation as a whole. They impair his personal efficiency and they lower the general standard.

A MATTER OF FIGURES.

Some who read these lines will think I am old fashioned when I say that "nature staid," free-hand drawing, wood carving, clay modeling and a lot of the "subjects" to which so much attention is paid nowadays in our public schools, should be rigidly subordinated to matters that are more practical, so far as the great majority of the pupils are concerned. In fact, none of these things, in my judgment, should be extensively "taken up" by the great mass of public school children until after they are well and thoroughly grounded in such essential things as spelling, handwriting, the construction of simple, direct English sentences, and the elementary operations of arithmetic.

Not long ago a bright looking lad under eighteen, applied for a job in a retail shop on one of the cross streets in New York. "Where have you been to school?" asked the shopkeeper.

"Public Schools; graduated from Grammar School Number —," replied the lad.

"I like your looks," continued the shopkeeper, "and I want a boy. It's only a matter of figures. Now, if eggs are 3 cents a dozen, how many can you sell for 25 cents?"

The boy couldn't answer, and he didn't get the job, though he had spent years in the public schools of the greatest city of the western hemisphere. This boy, you will observe, was wholly unfitted to grapple with the simplest practical problems. Hundreds, yes thousands, of such stories might be told, despite the vast amounts (larger by the way, than are so spent in proportion to school population by any other city on earth) which the city of New York devotes annually to the education of its boys and girls.

You may say that the pupil with artistic ability, who has latent talents that will enable him with proper training to make beautiful pictures, to model graceful statuary, to become a finished musician, or to

(Continued on Page 22.)

Lessons in Business Writing.

BY

THE SADLER, BRYANT
AND STRATTON

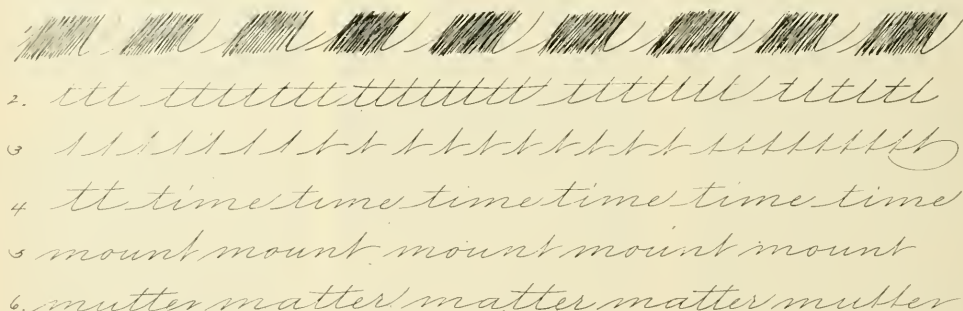


BUSINESS COLLEGE,
BALTIMORE, MD.



The best facts or truths which are to be used as a course of study for the youth of the land, are those which serve two purposes—as mental discipline and as knowledge to be acted upon. While a course of study which develops and strengthens the mind is good, one which not only improves the mental faculties for future problems, but which also stores the mind with a rich fund of knowledge as well, is still better. Likewise, a course of physical training which not only serves to develop a sound body, but which is useful as well, is better than exercises which merely serve as physical developers. For instance, chopping, sawing and splitting wood, which not only makes a strong man but also keeps up the fire during the coal strike, is more profitable than the swinging of Indian clubs in the gymnasium, which serves only to make strong muscles. The same principle applies, in a measure, to movement exercises in writing. While the large oval exercises are excellent to strengthen the writing muscles, they are in no sense letters of the alphabet, and I believe it possible for students to waste a great deal of valuable time on big oval exercises, which could be used to better advantage on movement exercises made up of letters of the alphabet, like copies 1, 3, 5, 6, and 12 in plate 7 of the February lesson, and copy 1 in plate 14 of this issue. In fact, I have seen pupils who could make wonderful oval exercises who were nothing but scribblers so far as writing was concerned. I do not wish to underestimate oval exercises, but do not work on them excessively just because they are easy, and neglect such exercises as I have pointed out.

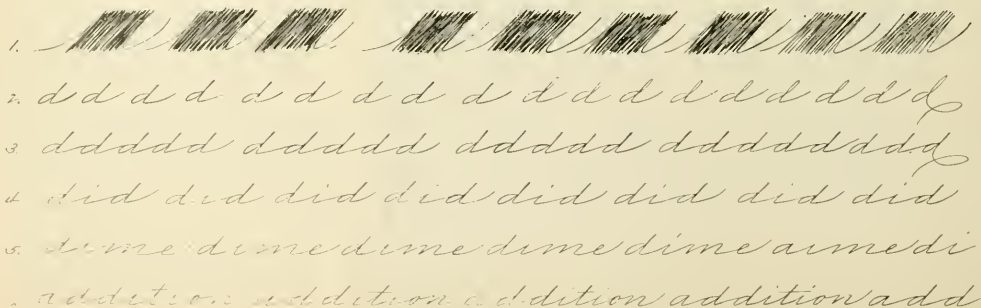
Plate XI



This month I desire to give special attention to the extended letters; that is, letters that are longest on the main slant of the writing. A little time spent at the beginning of each practice period on the first copies in plates 11 and 12 will tend to make it easy for the hand to play forward and backward and easily and freely in the main direction of these letters. The small *t* should be about twice as high as the minimum letters. Curve the upward stroke well and retrace to the height of the one space letters. Never form a loop in the *t*. Practice copy No. 2 in plate 11 until you can repeat the *t* 7 to 10 times well without lifting the pen, then cross the entire group with a light straight line. The final *t* should be made as indicated in copy 3, plate 11. Keep it short, sharp at the top and avoid spreading it too much at the base. Never make a loop in the top of it. The words in this plate will serve to apply these letters.

The *d* is a combination of the small *a* and the *t*. It is well to review both these letters before practising the *d*. Be sure to bring the *t* part of *d* down so as to join it to the small oval well. Never leave those parts of the *d* spread apart. The small loop-topped *d* is a favorite with most good writers, as it seems easier to make a loop than to retrace. But be careful not to apply too much rolling motion in finishing this style of *d*.

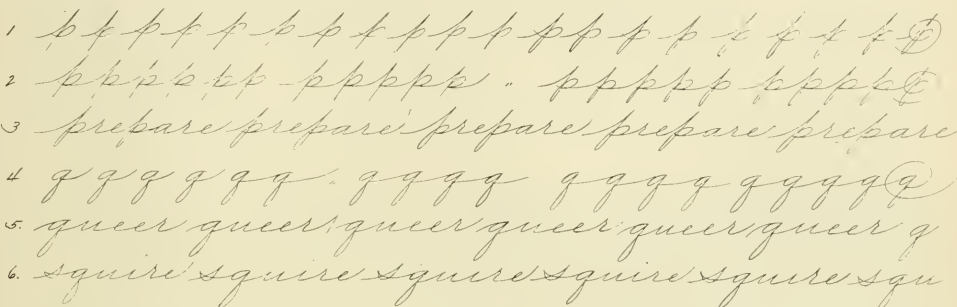
Plate XII



Two styles of *p* are given. The latter is but an outgrowth of the former. The former is more precise, and is possibly a prettier style, but there is an easy swing about the latter that appeals to the rapid business writer. Make a sharp point at the top and close the little oval well at the base line. Avoid making it too large below the line.

Begin the *q* like the figure 9. Make it narrow below the line, and always join at the base line just like you would in making *f*. Practice freely on copy 4 in plate 13.

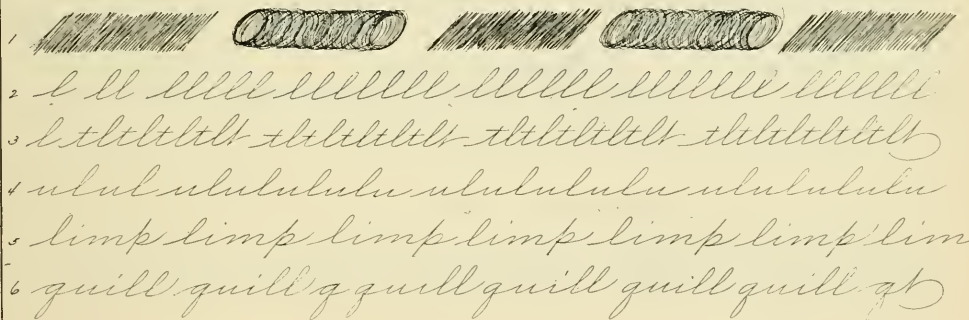
Plate XIII



The exercises in copy 1, plate 14, are just the ones for preliminary movement drills each day just before working on the various loop letters. Copy 2, plate 14, is the foundation for *l*, *h*, *k*, *b* and *f*. Make a business of loops until this copy becomes easy. Use a great deal of rolling movement. Always make a loop in the top and a turn at the bottom.

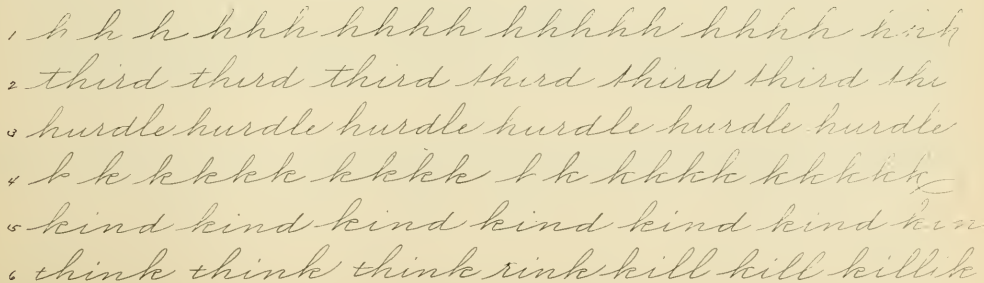
Many persons make *t*'s and *l*'s alike. That is, they make loops for *t*'s as well as *l*'s. Liberal practice on copy 3, plate 14, will help to overcome this fault.

Plate XIV

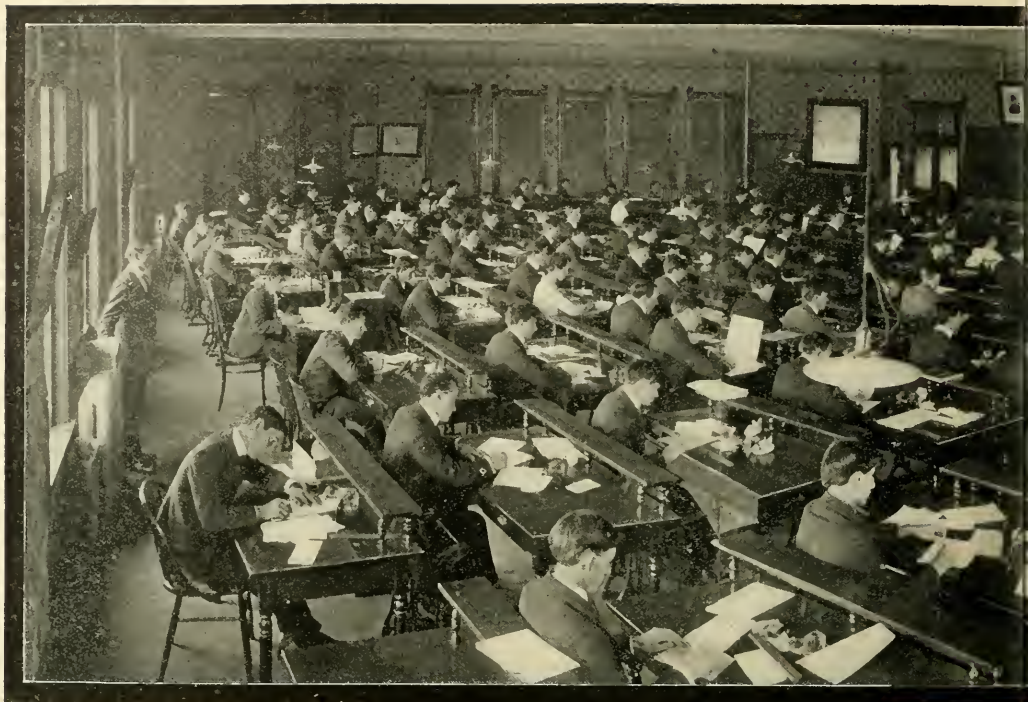


The important part to watch in the *h* is the finishing stroke. Make a good double turn, like the last part of *m* or *n*. Study the last part of *k* closely. It is difficult. Avoid making the bottom part of *k* too broad. Keep the little turn small, and try always to get that little straight downward line in the last part of this letter.

Plate XV



(Continued on Page 24.)



A Working View in the Theory Bookkeeping Department, Capital City Commercial College, Des Moines

write thrilling romances, does not need to be able to "do sums" in mental arithmetic and has no call to worry about such petty things as the price of eggs. Suppose this is granted, the fact remains that only an infinitesimal percentage of the boys and girls of this age, or any other, have in them exceptional artistic, musical or literary possibilities. And even if every one of them by training could be taught to paint like Raphael, to model like Phidias, to compose and play like Liszt, or to write like Dickens, still only a few could find a market for their wares, while the remainder would have to make their way along old-fashioned humdrum lines, in spite of their genius.

SOME CURIOUS LETTERS.

The number of youngsters graduated from our public schools—and colleges, too, I am forced to say—who can not write clear, concise, and readable letters, is much larger than the number who have not mastered the simplest rules of arithmetic. And here I can give examples from more direct personal observation. The financial institution with which I am connected requires written applications from all who desire to enter its employment, and these letters are kept on file. Here is one of them from one of them who has been trained in two colleges, besides, presumably, in the common schools. It will be noted, too, that part of his schooling was obtained outside New York, and I mention this in order to show

that not all the inadequate schooling of the age can be charged to the metropolis:

"Sirs:

"Applying for admission into your employment, I wish to state that I have never been in business, being in school at— college in Maryland, and — in New York. My father's position is a bridge carpenter on the — railroad. I live at —. I refer to — and —.

Yours respectfully,"

This letter gives no information whatever that would be of value in determining the young man's fitness for a place as bank clerk. It does not even tell his age, and, besides, it is badly composed. I am sure the most ardent opponents of "sordidness" in education will agree with me that this young man's training in the elementary subjects has been sadly neglected; that so far as rendering him capable of making a demonstration that he "has an education" it is an utter failure.

Here is another letter of application, more specific in some ways, but decidedly of the sort that causes the judicious would-be employer to grieve. I say "would-be employer" because it is true that bankers, merchants, manufacturers, even "soulless corporations," are quite as anxious to get good employes as men out of work are to get good jobs.

"Gentlemen:

"Enclosed you will find my application.

I wish to state I am twenty- (27) years of age, and would like to receive a salary of \$12.00 per week at start, as I am at present holding a situation which pays me \$15.00 per week, but the only objection I find is that it is not steady employment.

"Remember, I can furnish the best of references from the time I left school until the present day. Any kind of a position will be satisfactory to me, providing I receive steady work. Thanking you in advance for your kindness, I am, Yours sincerely,"

This young man says he can, but does not "furnish the best of references." He says in one place that he is "twenty" and immediately afterward that he is "(27)" years of age. He does not give his business experience. His English is inexcusably bad. And his handwriting, like the hand-writing of the other young man whose letter I have copied, is ragged, labored, and unattractive to the eye.

WRETCHED HANDWRITING THE RULE.

Now I have a permanent quarrel with the modern school authorities practically everywhere because of their inexcusable neglect of the art of handwriting.

When I was of school age we were obliged to learn to write at least legibly. We had "copy books" with engraved "copies" printed at the head of each page. We were required to devote a certain space of time each day to imitating these copies, which were really beautiful specimens of chiro-



Lowia. 650 Students Enrolled from September 1, to February 1. 475 in Daily Attendance at Latter Date.

graphical skill. Many of us were not able to attain the beautiful in our own handwriting, but none save the really incorrigible was allowed to leave school with the unformed handwriting that is so common among people of all sorts at the present time.

Why, even in our own bank the number of clerks who can write a good, clear, legible hand is ridiculously small. It is simply impossible to get employes who can write handsomely, and from what I am told this is true of most banks, both in New York and elsewhere. Indeed, I hardly need to be told the facts in this matter by anybody. I see much correspondence written by bank employes, even in this day of the typewriter's almost universal use, and nine-tenths of the handwriting that comes before me is unpleasant to the eye, and much of it is positively illegible.

I have heard it said that the typewriter is responsible for the bad handwriting of the present younger generation, but this can not be true. In spite of the prevalence of the writing machine, the families that do not possess one are very much in the preponderance. Anyway, were the subject of handwriting of the prominence it deserves in the public schools, the handwriting of the pupil would be formed in spite of the typewriter. Its very prevalence should make the authorities the more insistent upon first class chirographical instruction in the schools.

I remember very well the good natured ridicule that used to be poured out in print upon the copy books of other days and the goody, goody sentiments of the lines, but their abandonment has cost too much. I remember very well also the beginning of the "anti-copy book movement," if I may so term it. This began with the young women who started in some years ago to acquire what they termed the "English hand." The characters thus affected are long, cramped, sprawling and irregular, and their production has cost thousands of fair creatures much pain and trouble and worry of mind, with the net result of illegibility, ugliness and the utter ruin of much good writing paper.

CURRENT CONTEMPT FOR SPELLING.

In the old days, too, we gave much time and attention to spelling. We had written spelling lessons and oral spelling lessons, and the spelling school, held on specific evenings, in which the grown-ups took active part, was a regular feature every winter.

But now the "word method" has come in. Children are taught to recognize each word by its general appearance, without regard to its component parts. I have heard teachers speak with elation of pupils who had actually gone through school without knowing the order of the letters of the alphabet, without knowing anything at all about "spelling" as we understood it in my younger days. Those who believe in the

"word method" declare that pupils educated under the new plan spell quite as well in actual practice as those who were educated under the method of yesterday; but, so far as I can judge, the facts do not warrant the declaration, and my view of the matter is borne out by the observation of many of my friends.

An editor of my acquaintance, for instance, showed me the other day a manuscript on a technical subject, by an expert on that subject, who was also a graduate of a standard university, and had passed through the best technical school in his line. The article was admirable as an exposition of the subject, but its English was labored, unwieldy—in some instances positively ungrammatical—and the whole was disfigured with many errors of spelling. As to the handwriting of the expert I can not speak, since the manuscript was done on the typewriter. The errors in spelling were his own, however, for he had learned to "use the machine" and had "pounded the stuff out" with his own hands.

As a horrible example of "spelling as she is sometimes spelt," I am going to add a letter of endorsement which I received the other day, though it is only fair to say that I do not know whether the writer was an old or a young man, a product of the schools as they are or as they were:

(Concluded on Page 37.)

This plate is a good one to *study*. Be careful to avoid the common errors so many make, and which alone make otherwise good writing poor. Carelessness with a few details of a few letters makes writing illegible and undesirable. No writing is wholly bad. As a rule it is bad only in places. Watch, therefore, the bad places in your writing and but little else or more will be necessary.

Common faults and tendencies to be avoided.

t, t t — d, d d — p, p p — h, h
 h — k, k k — y, y y — q, q q —
 z, z — g, g — ff, f f — l, l — b, b b.

This compound curve exercise requires a graceful motion without stops or pauses. Finish the *l* high enough so it will not be mistaken for *U*. Finish the *U* toward the right so it will not be mistaken for *J*. Learn to write well by observing wherein writing is poor as well as wherein it is good. Keep the fingers from acting much, as they prevent writing being graceful or easy.

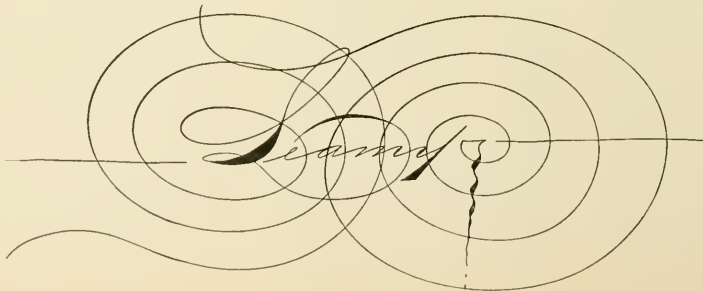
~~~~~  
 v v v v v v v u u u u u u u

*Very truly yours. Uniformity is needed.*

This plate illustrates a style of writing specially adapted to correspondence and accounting. Small writing requires less energy to produce than large writing. In modern accounting, large writing is out of the question. Note the uniformity of the slant in the down strokes as well as the uniformity of height in the small or minimum letters. See how nearly you can imitate or acquire these qualities.

*Writing needs to be strongly legible. Where there is much writing to be done, it needs to be rapid. In order that it may be continuously rapid, it needs to be easy in execution. To be easy, it needs to be done with a large proportion of arm movement. This necessitates much careful practice.*

WATERBURY  
 WATCH-SPRING-  
 LIKE  
 SIGNATURE



BY  
 MR. J. E. LEAMY,  
 TROY,  
 NEW YORK.



C C C C C C C C C C

D D D D D D D D D

E E E E E E E E E  
Fair



Ornamental Capitals by H. B. Lehman, Cleveland, Ohio.



G G G G G G G G G

H H H H H H H H H

I I I I I I I I I

Business Capitals by Joe Barnes, student of W. F. Giesseman, Policy Writer for Northwestern Life and Savings Co., Des Moines, Iowa.

A B C D E F G H I J K L

M N O P Q R S T U V W X

Y Z Business penmanship

## A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

### Commercial Schools in New Orleans

After the purchase of Louisiana in 1803, New Orleans was blessed with some local and with some itinerant teachers of writing until about 1830. During this period, there were also special teachers of Mathematics, of Languages, of Bookkeeping, of Music, etc. Writing schools and Writing Academies commenced about 1825 to set forth their respective advantages, and about 1845 to the Writing School was occasionally added the subject of Bookkeeping, of Navigation, or of Mathematics. In 1832 the Dolbear Brothers visited New Orleans as itinerant teachers of Writing, on the Castorian system, and later they maintained a regular Writing Academy in New Orleans and in New York. About 1853 they connected Bookkeeping and Arithmetic with the Writing Schools and opened Dolbear's Commercial College. This was the first commercial college in New Orleans. It had a varied experience for many years with a low-grade course and bombastic advertising, but became extinct in 1874.

From 1855 to the present date, 1902, there has been upward of forty Commercial Colleges, Shorthand Schools, Telegraph Schools, Literary and Commercial Colleges, Commercial and English Academies, etc., all of which have ceased to exist. There are at present writing upward of thirty Commercial Schools, Shorthand Schools and Telegraph Schools, including the Commercial Departments of the High Schools, the Literary Schools and the Commercial Schools connected with the various Catholic institutions. Nearly all of these schools have short, low-grade and incomplete courses in the Commercial Sciences.

### GEORGE SOULE

In 1856, Geo. Soule established the Soule Commercial College, in New Orleans, and in 1873 he extended the course of studies to include English and Academic courses, and in 1881 Shorthand and Typewriting courses were connected. Each of these schools or departments has a separate corps of teachers and is specially equipped for the course taught therein.

In the 46 years' work of Soule College it has had various experiences with commercial courses of study and methods of teaching. The questions, "What shall constitute a course of business study? and how shall it be taught?" were born with the commercial school, and, like Banquo's ghost, they will "never down." Forty-six years ago, Soule College confronted these questions, and has since labored by experiment, investigation, and reason to solve them. As early as 1856, the founder of this institution taught the bookkeeping branches of a business course practically—in the sense in which the word practically was then used. J. N. Bartlett, Peter Duff, and Geo. N. Comer, the fathers of commer-

cial schools in this country, and Jones, of St. Louis, and Gundry, of Cincinnati, the leading pioneer disciples of the fathers of commercial education, and some others of less fame had already illumined the American business world with their methods of teaching Bookkeeping. With these methods as a basis, Soule College commenced its work of evolution in methods and in course of study. In a part of its course it introduced the actual transactions of a mercantile house, and connected therewith all the business papers, correspondence, etc. It presented the exact forms of books used by the leading houses of New Orleans, and gave extended work in Practical Arithmetic, Commercial Law, English Composition, Penmanship, etc. It tried the Merchandise Card System, the Board of Trade System of buying and Selling, the Sample Merchandise Store System of making purchases and sales. It also investigated the merits and demerits of the various fads and fakes which were from time to time injected into the commercial school work by various teachers.

Soule College as it exists today, is the growth of nearly half a century. Its attendance is yearly increasing. In 1902, last session, 677 students were in attendance. Its facilities have been year by year increased, and its courses of study have been each year extended and made to meet the demands of the continual change in business affairs and in practical education. The Commercial or Business course of study is now of the highest grade, and includes the



*Geo. Soule's  
50th birth day.*

the text-book, the individual instruction, the lecture and the business practice systems of teaching, combined with actual store work, wherein real goods are bought and sold, actual money is received and paid, and in which the students keep the books by the most labor-saving forms, on the Department System. Loose Leaf Ledgers, Order Blanks, Triplicate Sales Forms and Binders, the Reverse Posting and the Check Figure Systems of proof are used in the actual store work, and actual cash is balanced by the student daily. This special feature of Soule College is not possessed by any other Business school on either continent.

Another distinguishing characteristic of Soule College is, that in the Bookkeeping course it presents the special forms of books, general and auxiliary, that are used in the leading lines of business, instead of the impractical forms given in the ordinary text-books of the day.

The growth of the college has necessitated the recent erection of a large and elegant building admirably planned for the present and future needs of each department. The work in the academic department is so complete that its graduates are admitted to Harvard and Yale. Soule College is not only the largest but for many years it has ranked as the strongest in its courses of study, its management and in the thorough equipment of its graduates. As a scholarly and courteous gentleman Colonel Soule has for many years been regarded by business educators as without an equal. Socially in his own city and throughout the south he is a recognized leader. My wife and I had the pleasure of visiting New Orleans a number of years ago and arrived in the city the day before the famous Mardi Gras festivities which in February attract thousands to the city. Hundreds of thousands of dollars are spent in making the city a fairy land of flowers and gorgeous decorations. Scores of barges and floats of marvelous beauty form a part of a royal procession headed by the King of the Mardi Gras and his attendants. At night the King and attendants give public receptions in immense halls, made beautiful beyond description with evergreens and flowers. Who was to be King was a close society secret. We called upon Colonel Soule, and in stating that we supposed it impossible to gain admission to the special Mardi Gras receptions he assured us that nothing would be easier, and writing our names on a beautifully engraved card he presented it to us in confidence with the compliments of Colonel Soule, King of the Mardi Gras. During the festivities as King, and later at his beautiful home, as Colonel Soule, he gave us royal treatment. While there are today many worthy schools through the south imparting business training there are none so ably managed, so highly esteemed or so creditable to the cause of Commercial Education throughout the country as Soule's Commercial College, the oldest, largest and strongest in the south.

### John D. Williams

Was born in Pittsburgh in 1829, but his boyhood days were spent in Newcastle, Pa. He showed an early love for writing and drawing, and it is said that a piece of chalk or charcoal and a board fence would come as near making him perfectly happy as anything could. Those were the days of itinerant writing masters, wherein wonderful results were achieved "in ten lessons," by candle-light, with quill pens.

The traveling writing master was as much a curiosity to the country boy as the menag-



JOHN D.'S FAMOUS, FLOURISHED, FLYING, BOUNDING STAG.

erie or circus, and was possessed of as many antics—chirographically speaking—as the monkey or the clown. In fact, the "show" or framed "specimens" was quite as curious in general and in detail as any circus bill that was ever printed. And it never ceased to be the topic of wonder that any mere mortal could attain to such sublime skill of portraiture through the instrumentality of a quill pen; and in fact, it is an even thing whether, as mere objects of curiosity, the world has ever produced the equal of the "kit" of the traveling writing master of sixty years ago. Impossible elephants in red and blue ink, carrying their cork-screw trunks between their striped legs; flying horses, birds of gaily mixed plumage (blue and red) with out-stretched wings and fan-like tails, of species unknown to naturalist or taxidermist; angels with wings and trumpets, proclaiming to the world that "the unrivalled chirographist, Mr. Seth Jones, is about to start a writing school, at the frame school-house at Dixon's Cross Roads, on Monday night next, at early candle-lighting, to continue for ten lessons, at a dollar a head, each pupil to bring his own candle and to furnish his own paper, ink and quills. Success guaranteed in every instance."

It was just such a show as this that attracted the boy, John D. Williams, and just such inspirations that started him on a career wherein he finally made his mark as the best off-hand penman of his time.

At the age of twelve he came under the notice of Peter Duff, of Duff's Commercial College of Pittsburgh, who gave him his first writing lessons.

Mr. Duff knew how to utilize Williams' skill, and not being afraid to puff him generously in the Pittsburgh papers, he soon made him famous and gave him the incite-

ment which he needed to push him forward in his artistic field. At that time the famous and eccentric O. K. Chamberlain was running an opposition school in Pittsburgh. He was a pupil of Spencer's, though by far too egotistical to acknowledge any mere man as his master, and nothing pleased Williams or Duff better than to stop the louder boasting of Chamberlain by the superior work of Williams. Williams was a rapid and tireless workman, and he fairly "flung" his specimens about with an extravagant liberality that awakened wonder. Chamberlain was far more skill-

ful with his tongue than with his pen, and it began to be pretty well understood that while he could beat Williams blowing, Williams could surpass him in penmanship skill. The influence of those early and sometimes bitter contests never left him. He was always a competitor; always noticing the work of others and determining to beat it. No where was he so truly in his element as at a State Fair, where there was plenty of competition and a chance to win the premium as a "Champion Penman." He omitted none of the accessories, and was untiring in his efforts to secure the most advantageous position to display his skill, the best recognition from officers and men of influence, and the best chances of winning the premium. While he was always anxious to deserve the first place in the final award, he was just as anxious to secure it, and left no stone unturned to this end.

As a practical penman, Mr. Williams made no claim for great excellence. Owing to an accident which almost totally disabled his right thumb he was unable to make use of what is known as the "finger" or "mixed" movement, and while he was able to draw for the engraver with great accuracy, by holding the pencil as in the position for flourishing, and using the arm movement entirely, he could not use the pen with any marked skill in ordinary writing. This fact was the source of much regret to him, the more especially as it left open to conjecture whether the copy lines which appeared in his published books were the engraver's or the author's. It is saying no new thing to state that no author who ever prepared copies for an engraver did it with more care or more exactness, and whatever work of



JOHN D. WILLIAMS.

(Continued on Page 40.)





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COLUMBUS, OHIO, MARCH, 1903

SUBSCRIPTION PRICE, \$1.00 A YEAR. 10c. A COPY.

**Change of Address**—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

## Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no piratical or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the **BUSINESS EDUCATOR** is not only the best but the cheapest, because the best is always the cheapest.

## The Best Advertising Medium of Its Class

The **BUSINESS EDUCATOR** being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium. It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

## About Advertising Again.

This is the day of advertising, and what advertisers are looking for is mediums that will bring the most business, cost considered. There are many good reasons why THE **BUSINESS EDUCATOR** is the best advertising medium of its class. One is, that being the most beautiful, it is most preserved, and is most attractive to old and young. No cheap student's edition is published.

Some of our advertisers have been keeping careful records of returns received, and have reported them to us, for which we are very thankful.

H. A. Rounds, who is advertising his new T Square, received \$45 from his first advertisement.

H. O. Keesling, who is advertising colored cards, in an unsolicited testimonial, writes as follows: "From my ten months' advertisement in your paper I have received over 1,000 answers, and made 750 sales to date."

Evidently he who has an article of interest and value to penmen, business educators, office people and home students, the medium to employ in advertising it is THE **BUSINESS EDUCATOR**.

## Facts—Historical and Scientific.

About the time that Columbus discovered America the scribes discovered that the

## Disconnected, Italic Hand

was too slow for the then awakening commercial needs. In their endeavors to write more rapidly, though somewhat less legibly, they naturally drifted into connecting their letters, and the result was the development and creation of the

## Old Round Hand

which increased speed, released the tension of the fingers, and encouraged the use of the arm movement. Progress was brought about by discarding disconnected characters, and creating connecting lines.

This style of writing continued to be taught and used until about the time the American people declared their independence. Times began again to move more freely, and the people felt the need of greater speed in penmanship. As a consequence the

## New Angular Hand

came into use, and from 1800 to 1850 increased in popularity. As concerned speed, it was a decided improvement over the round style it superseded, but it was less legible. So much so that at times it was inclined toward illegibility. The round hand was slow but legible; the angular was rapid but illegible, unless unusually well written.

The strenuous times of 1850 began to disclose the fact that a more legible hand than the angular was needed; and one that was, if possible, still swifter. Father Spencer and his contemporary laborers came upon the scene and discerned the new need and endeavored to meet it in the evolution of the

## Semi-Angular

or Spencerian hand, which soon proved so practical and popular. This style embodied the then essentials of good writing, legibility, rapidity, and beauty, for beauty in shade and hair-line, and curve and flourish, was at that time thought to be a part of business writing.

In the seventies, Gaskell began the advocacy of more arm movement applied to writing, and in the eighties, Michael advocated more speed. Both of these reforms (if such they may be called) have had followers, and have had results. The chief progress that has been made has been in the discarding of fine lines, shades, and, to some extent, flourishes and complex forms. The result was that in the early nineties the

## Unshaded Hand

came into popularity. Slight gains in speed and ease of execution were the result, but this was due to the modified form rather than to any new mode of movement. To apply more movement and speed to the old style meant that it literally went to pieces,

hence the need of unshaded writing. In this half-way reform we entered heartily and helped as we had also in the advocacy of speed, for no one believed more sincerely in the need and efficacy of speed.

The advent of the twentieth century brought with it the need of a handwriting that was purely practical; a handwriting based solely upon legibility, speed, and ease of execution. The capitals and loop letters still required a high degree of skill, and consumed too much time to acquire. As a natural consequence many wrote scrawlingly and illegibly. To meet this latest new need,

## Simplified Writing

sprang into existence. It is a step in advance of the preceding style, in as much as it is more legible, easier to acquire and execute, and swifter. The writing of the many can be improved by making writing easier to master. This can be done by making it more utilitarian. Simplified writing is the old hand reconstructed and shorn of its complex and difficult features. It is not an end but a step in the direction of something still better. Give it a trial.

In our February number, in our brief and hurried notice of the death of Prof. Charles Waldo Haskins, we allowed the name to slip through as "Haskett." The notice came too late for proper proof-reading, hence the mistake, for which of course we are sorer than any one else.

## We Thank You, Friends.

"I congratulate you on the high standard represented by your publication, and the interesting nature of its contents. Your report of the Convention is excellent."

JOHN R. GREGG,  
Gregg Publishing Co.,  
Chicago, Ill.

"The next best thing to being at the Milwaukee Convention is to read the report in THE **BUSINESS EDUCATOR**. I have enjoyed it all over again, and wondered at the efficiency that you and Brother Gaylord have displayed in giving it so complete and full. I'll club you more."

W. F. GIESSEMAN,  
C. C. C. College, Des Moines, Ia.

"I must congratulate you upon your very interesting report of the Milwaukee meeting."

G. P. LORD,  
Salem Com'l. School, Salem, Mass.

"You deserve congratulations for bringing THE **BUSINESS EDUCATOR** up to the top of the ladder. It surely leads."

J. E. LEAHY, Troy, N. Y.

"THE **BUSINESS EDUCATOR** is the leading journal now. You are making a grand success of it. Will send you a club in a short time."

W. L. THOMAS,  
Wichita Com'l. College,  
Wichita, Kans.

"Your report of the Convention is the best I have read. It is brimming over with good nature and embodying much of the spirit that should prevail at such meetings."

C. C. CANAN,  
Duke Center, Pa.

"I think you know that I appreciate THE **BUSINESS EDUCATOR** very much."

ARCHIBALD COBB,  
Bank's Bus. College,  
Philadelphia, Pa.

The February issue of THE **BUSINESS EDUCATOR** is received, and I am certainly delighted with it. It is the best number that you have ever published, and the best of its kind ever published. Your Milwaukee report is certainly going to make you many good friends.

GEORGE E. SPORN,  
Madison, Wis.



We are indebted to J. W. Barlow for interesting announcements of Humboldt College, Humboldt, Iowa.

"A Few Facts from Hesser Business College, comes to us, in the straightforward style of the proprietor, J. H. Hesser, Manchester, N. H.

Commercial schools, it seems, are not alone guilty of the sin (?) of soliciting students. At a recent alumni dinner in Boston, President White, of Colby College, said: "I have been founded at learning within three months of the methods employed to get students. Advance agents, who are paid so much a head for boys delivered at college, are out. Competition for students in Maine is fierce. I would rather have smaller classes and better material at Colby."

A recent number of the Chicago Record Herald contained a full page attractive advertisement of the Metropolitan Business College of that city and a description of its new "million-dollar home." The Metropolitan is striking a happy middle ground in the proposed courses, having steered clear of the regrettable short course of the average commercial school, and having shunned the extremely long course of the present day experimenters in the commercial schools of the universities. If the courses outlined are to be real courses—not mere paper courses—President Powers is to be congratulated on his courage and foresight in taking a step that ought to be both attractive and profitable.

"Success" is the name of a very suggestive booklet issued by the Home Correspondence school, of Springfield, Mass., of whose commercial department Mr. E. M. Hull, formerly of Temple College, Philadelphia, has charge. Those who have school advertising to write would do well to obtain a copy of this pamphlet.

Mr. Charles R. Barrett, the scholarly business-like superintendent of the Chicago Athenaeum, has been contributing to the Daily News of that city some very instructive articles on subjects of interest to those who are trying to get on in the world. Those who enjoy the personal acquaintance of Mr. Barrett know that he exemplifies in his daily life the high qualities of which he writes so incisively.

In an article on "The Mormons" in the December World's Work, there is a handsome full-page cut showing The Templeton, the home of the Salt Lake Business College, of which Joseph Nelson is the aggressive president.

A daughter, Verma Grant, was born on Tuesday Jan. 13, 1903, to Mr. and Mrs. I. E. Dwyer, 36 Yale Avenue. All are doing well. Mr. Dwyer is the well known commercial instructor at the Wakefield High School, Wakefield, Mass.

From the "Daily Review," of January 17, 1903, Nankato, Minn., we learn that the Nankato Commercial College has an enrollment this year of 420. The two weeks previous date of publication 103 pupils having entered. The college is really a remarkable place for a city the size of Nankato. It means that they have got some big men back of the school or they never would have such an attendance.

Mr. Burt German, who opened German's Annual Business College in Fremont, O., on January 5th, enrolled seventy pupils during the first three weeks. This is certainly a very good start, and THE BUSINESS EDUCATOR wishes Mr. German much success with his new institution.

Under the management of Messrs. H. L. Webber and D. H. Elliott, the Vancouver, B. C., Business College was opened January 6th, of the present year. Mr. Webber states that they already have a splendid enroll-

ment. THE BUSINESS EDUCATOR wishes these energetic and capable gentlemen much success with the new institution.

On Friday afternoon, Jan. 2nd, at Troy, N. Y., in Association Hall, there was a debate entitled "Resolved, That My Profession is the Best." The same was participated in by one each of the following: Minister, doctor, lawyer, journalist, dentist, Y. M. C. A. Secretary, and teacher. Prof. W. J. Sanders, of the Troy Business College, was the teacher, and the judges decided that the debate, if held for Sanders and Business Education!

The fourth annual entertainment consisting of music, speeches and dancing given by the Bliss Business College, of North Adams, Mass., S. McVeigh, Principal, was held on Friday evening, Jan. 9th, 1903. The same was an enjoyable success if we may judge by the newspaper reports received at this end of the line.

E. C. Davis, formerly of Quincy, Ill., is the new penmanship teacher in the broken Bow, Nebr., Business College.

B. F. Wilson, formerly with the Western Normal College, Shenandoah, Ia., has accepted a position as cashier of the Sharpsburg, Ia., Bank. D. L. Callison, the well known penman, has succeeded Mr. Wilson in the college.

To accommodate the growing demand for the Isaac Pitman Shortland Publications on the Pacific Coast, Messrs. Pitman & Sons, of 31 Union Square, New York, have appointed as their general agents, Messrs. Cunningham, Curtis & Welch, Booksellers and Publishers on the Pacific Coast. In future keep a full line of their publications on hand. A similar arrangement has been made with Messrs. A. C. McLurg & Co., 25-27 Wabash Ave., Chicago, Ill.

The Wingfield-Connelly Business College, Mitchell, S. Dak., has been purchased by B. A. O'Leary, and will be headed for by the Western Business College. Prof. J. L. Wingfield is still Principal, and we understand that the college is doing some splendid work. The telegraphic department is superintended by Miss Sadie Brown, who is regarded as a very efficient teacher. We learn that the enrollment has nearly doubled during the past three weeks.



Some time ago we noticed in these columns the Spencerian Commercial School catalogue of Cleveland, Ohio. Another copy has reached our desk, which is greatly improved in the way of printing the halftone illustrations coming up far better than in the first edition. Those who have not seen this catalogue will do well to secure it, and let it be covered and folded on a somewhat novel plan.

"Opportunities," published by the Manhattan Reporting Co., No. 150 Nassau St., N. Y. City, is the title of an eighty-four page catalogue devoted to the interests of correspondence, instruction, etc. Those interested will do well to secure a copy.

Jones' Commercial College, St. Louis, Mo., J. G. Bohmer, President, S. E. Jones, Vice President, is sending out a very elaborate World's Fair edition of their catalogue of ninety-six pages, containing a great many views of the Louisiana Exhibition to be held in St. Louis in 1904.

Mr. Bohmer has displayed not a little enterprise in the publishing of this kind of a catalogue. Whether or not it is best to incorporate foreign matter in a circular of this sort is a matter on which advertisers disagree, some favoring the same while others oppose it. One thing is certain, the catalogue will be kept by many for the information that it contains concerning the prospective exhibition.

One of the best printed, neatest little catalogues recently received at this office, came from Mr. W. P. Pollock, Principal of the Denver County Commercial College, Denver, Pa., the institution having been incorporated and opened Sept. 1st, 1902.

We notice that a very beautiful Old English heading has been employed throughout the publication. To those who are familiar with Old English it seems a very artistic heading, but we often question the advisability of using this style of text for the general public, for we remember the time when such text was the next thing to a Chinese puzzle to us. Whether or not the average citizen is familiar enough with Old English to read it readily we are in doubt.

"A New Education in Penmanship by Correspondence," is the title of a little booklet being sent out by L. H. Hausman, Riverdale, Calif., in the interests of his courses by correspondence. Those interested in work of this nature and in penmanship will do well to secure this prospectus, as it contains many very suggestive, stimulating ideas upon the subject of writing.

The Southwestern Business University, Oklahoma City, Okla., T. M. Niman, Principal, is sending out a good grade of advertising literature indicating a progressive institution.

The Northwestern Business Journal is the title of a well printed, well written, high grade, four-page journal issued by the Northwestern Business College, Chicago, Ill., J. F. Fish, Principal. We have known Mr. Fish for many years, and when we learned he had started a school of his own in Chicago we knew it would be a good one, because he possesses the right qualities for success.

Howard & Brown, of Rockland, Me., are sending out a very handsome circular relative to their diploma trade, which seems to be the leading business of this kind in the country. The circular is beautiful.

The Brazil, Ind., Business University journal published by C. B. & B. A. Munson, reaches us regularly and always catches our attention.

A very unique and attractively illustrated folder-circular has been received from the Macdonalds National Business College, West Point, Miss.

The Business Department of the Marion Normal College, Marion, Ind., C. V. Boucher, Manager, and G. S. Herrick, penman, is sending out a very nicely illustrated catalogue of thirty-two pages containing some beautiful specimens of penmanship done by Mr. Herrick.

We have known of the school for many years, and have never heard anything but good of it.

A splendidly printed twenty-four page booklet is at hand advertising "Illustrated Lectures and Lessons, Theory and Art of Penmanship," by H. W. Ellsworth, published by the Ellsworth Co., N. Y. City. If this circular does not convince you that you should have the leading book of this kind, then you are surely not interested in penmanship.

"Chat," published by the Manhattan Publishing Co., No. 150 Nassau St., N. Y. City, comes to us regularly laden with short chatty, cheerful, choice articles and editorials upon timely topics, office information and advice.

From a letter from our friend and former pupil, Mr. J. E. Joiner, of Lancaster, Ohio, Principal and Vice-President of the Ohio Commercial University of that city, we quote the following: "I am having a very successful school here. The enrollment is more than double what it was last year. I have a nicely furnished school with an equipment that is first-class. I believe the course of study is better than any other of any similar institution in this part of Ohio."

He also expresses his admiration for the BUSINESS EDUCATOR.

## A Universal Opinion.

"Enclosed find \$1.00 for which please renew my subscription to THE BUSINESS EDUCATOR another year. I think your journal the best and most practical pertaining to penmanship and business education."

O. S. OVERBY,

Taylor, Wis.



## Program of the Eastern Commercial Teachers' Association

**Annual Meeting, Heffley School,  
Brooklyn, N. Y., April  
9, 10, 11, 1933**

### Reduction in Fare on Certificate Plan

Read the following instructions carefully. All members are earnestly requested to obtain certificates so as to secure a sufficient number (100) to entitle to reduced return fare.

A reduction of fare and one third, on the certificate plan, has been secured for those attending the meeting in all territory covered by the New England and Trunk Line Passenger Associations. The advertised dates of the meetings are from April 9 to 11; consequently you can obtain your ticket not earlier than April 6 nor later than April 10.

Be sure that when purchasing your going ticket you request a certificate. *Do not make the mistake of asking for a receipt.*

Present yourself at the railroad station for ticket and certificate at least 30 minutes before departure of train.

Certificates are not kept at all stations. If you inquire at your station you will find out whether certificates and through tickets can be obtained to place of meeting. If not, agent will inform you at what station they can be obtained. You can purchase a local ticket thence, and there take up a certificate and through ticket.

On your arrival at the meeting present your certificate to Mr. H. M. Rowe.

It has been arranged that the special agent of the Trunk Line Association will be in attendance to validate certificates on April 11. A fee of 25 cents will be collected for each certificate validated. If you arrive at the meeting and leave for home again prior to the special agent's arrival, or if you arrive at the meeting later than April 11, after the special agent has left, you can not have your certificate validated and consequently you will not get the benefit of the reduction on the home journey. No refund of fare will be made on account of failure to have certificate validated.

So as to prevent disappointment it must be understood that the reduction on return journey is not guaranteed, but is contingent on an attendance of not less than 100 persons holding certificates obtained from ticket agents at starting points, showing payment of full first class fare of not less than 75 cents on going journey, provided, however, that if the certificates presented fall short of the required minimum and it shall appear that round trip tickets are held in lieu of certificates, they shall be reckoned in arriving at the minimum.

If the necessary minimum is in attendance and your certificate is duly validated, you will be entitled up to April 15 to a continuous passage ticket to your destination by the route over which you make the going journey, at one-third the limited fare.

### Hotels

The Executive Board has made arrangements with the following hotels for the entertainment of members:

St. Denis, Broadway and 11th St. European plan. Single rooms, one person, \$1.50 per day; two in a room, \$2.00 to \$2.50 per day.

Hotel Albert, 11th St. and University Place (one block from St. Denis), European plan. Single room, one person, \$1.00 per day; two in a room, 75 cents per day.

### Banquet

The banquet will be held at the St. Denis hotel, Friday evening, April 10. The New York Commercial Teachers' Association has accepted President Miller's invitation to hold their annual banquet jointly with that of the Eastern Commercial Teachers' Association, which insures a most enjoyable and brilliant occasion.

HOW TO REACH HEFFLEY SCHOOL, BROOKLYN, FROM NEW YORK

Via Brooklyn Bridge—Take DeKalb Ave. trolley at the New York end of the bridge and get off at Ryerson St., Brooklyn, (no change of cars necessary). Or, take Bridge cars New York to Brooklyn; then take an East New York train on the Brooklyn Elevated railroad to DeKalb Ave. station. Via 23d St. Ferry—Cross 23d St. Ferry New York to Broadway, Brooklyn; then take a Franklin Ave. car and change at DeKalb to a DeKalb Ave. car for Ryerson St.

### Program

of the Eastern Commercial Teachers' Association for Annual Meeting, April 9, 10 and 11, at Heffley School, Brooklyn, N. Y.

"A meeting of commercial teachers for commercial teachers and by commercial teachers."

"An old fashioned meeting conducted in the old fashioned way for the old fashioned purpose of getting new fashioned ideas."

**Thursday, April 9, 10:00 A. M.**

### GENERAL SESSION

1. Address of Welcome, N. P. Heffley, Principal Heffley School.
2. President's Address.
3. Appointment of Committees.
4. "Commercial Education by Correspondence," E. M. Hull, Home Correspondence School, Springfield, Mass.

Discussion.

**Lunch 12:00 M.**

### BUSINESS SECTION, 1:00 P. M.

1. "What Proportion of Time Should be Given to Each Branch in a Well Balanced Commercial College Course of Study?" R. J. McLean, Golley College, Wilmington, Delaware.

### 2. ROUND TABLE DISCUSSION

Query: "How Broad a Course in Commercial Geography Should be Attempted by a Commercial School?"

Query: "What is a Good System of School Accounts and Records?"

Query: "Can Books of Original Entry in Bookkeeping be Used Successfully from the Start? If So, to What Extent?"

Query: "What are the Advantages and Disadvantages of a Variety of Price Lists in Stated Bookkeeping Transactions?"

### SHORTHAND SECTION, 1:00 P. M.

1. "What Proportion of Time Should be Given to Each Branch in a Well Balanced Stenographic Course of Study?" John E. Gill, Rider-Moore-Stewart Business College, Trenton, N. J.

Discussion.

2. "How I Teach English," Dr. J. S. Burton, Eagan's School, Hoboken, N. J.

3. "How I Teach Punctuation," F. A. Spence, Salem Commercial School, Salem, Mass.

Discussion.

**Friday, 10:00 A. M.**

### GENERAL MEETING

1. "A Contribution to the History of Commercial Education," Edgar M. Barber, Office of Appraiser of Merchandise, New York, N. Y.

4. Remarks.

2. "What the High School Owes to the Business College," W. E. Doggett, Commercial High School, Brooklyn, N. Y.

Discussion.

3. "Positions for Graduates: How I Get Them," H. C. Wright, Principal Long Island Business College, Brooklyn, N. Y.

Discussion.

4. "Office Economy in Commercial Education, Particularly Filing Methods and Labor Saving Devices," illustrations by lantern slides and exhibits, Geo. Harvey Seward, Ph. B., Lecturer on Office Appliances, New York University School of Commerce, Accounts and Finance.

NOTE—By courtesy of the Pratt Institute Mr. Seward's lecture will be given in a room of the Pratt Institute.

**Lunch 12:00 M.**

### BUSINESS SECTION, 1:00 P. M.

- "Commercial Law for Commercial Schools; Its Content and How It should be Taught," W. Payson Richardson, Dean of Brooklyn Law School.

Discussion.

2. "How the Providence English High Schools Secured a Collection of Commercial Products," Nora G. Wright, A. M., Teacher of Commercial Geography.

Discussion.

3. "How I Conduct Business Practice," J. H. Easterday, Sadler's B. & S. College, Baltimore, Md.

4. "How I Conduct Office Practice," W. H. Vernon, Centenary Collegiate Institute, Hacketts town, N. J.

Discussion.

### SHORTHAND SECTION 1:00 P. M.

1. "How I Instruct in Shorthand," Model Class conducted by Chas. T. Platt, Eagan's School, Hoboken.

2. "How I Instruct in Touch Typewriting," Model Class conducted by Miss Stella Smith, Eagan's School, Hoboken.

3. "A Rational Plan for Six to Ten Weeks' Instruction in the Use of Tabulating and Billing Typewriters," John F. Soby, of the Remington Typewriter Co.

**Friday Evening—Banquet at St. Denis Hotel**

**Saturday, 10:00 A. M.**

### BUSINESS SECTION

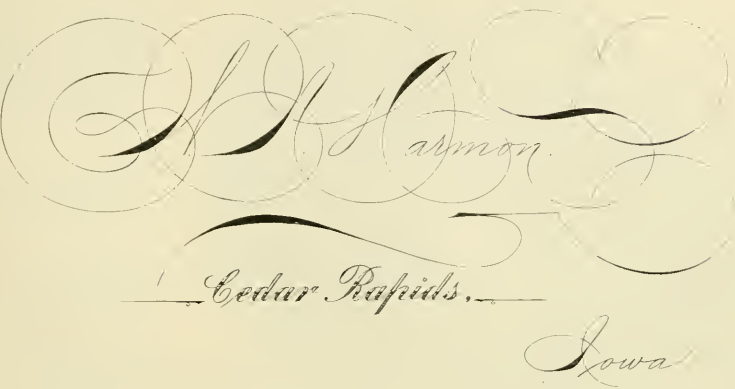
1. "My Hobby," being an unstudied statement of the particular educational idea that represents the burning thought of the speaker. Every member is cordially invited to participate. Each speaker will be limited to five minutes and discussions to two minutes.

For a number of years it has been remarked by members that sufficient time was not allowed on programs for discussion of practical school room affairs. The Executive Board has provided the opportunity at this time, in both sections, to bring out a rich fund of school room experience and enthusiasm, in which it is earnestly requested that all members will participate. It is hoped that the experiment will prove so successful that it will become a permanent feature in the programs of the Association.

### SHORTHAND SECTION, 10:00 A. M.

1. "My Hobby." Being an unprepared bursting forth of the particular hobby of the speaker. A Round Table Discussion





BY G. C. CANAN, DUKE CENTER, PA.

in which it is earnestly desired by the Executive Board that all members shall participate.

Each speaker will be limited to five minutes and discussions to two minutes.

Lét every member of the section be prepared to air his particular darling thought.

**Saturday, 1:00 P. M.**

GENERAL SESSION

1. Reports of committees. 2. Election of officers. 3. Selection of place of meeting.

ADJOURNMENT

### Eastern Commercial Teachers' Association.

The annual meeting of the E. C. T. A. will be held in the Heffley school, Brooklyn, New York, Thursday, Friday and Saturday, April 9, 10 and 11.

The Executive Board has put forth every effort to prepare a program of exceptional merit and attraction. Every possible precaution looking to the comfort and entertainment of the members is being taken.

It is the purpose of the Executive Board to make the banquet a particularly attractive and enjoyable occasion, and with this object in view, opportunities will be offered for the

renewing of friendships and a cordial interchange of greetings between members and visitors.

The menu is the special charge of a member of the committee who is noted for his discrimination in things gastronomic, which insures the hearty approval of those who shall surround the banqueting board. Good cheer and good fellowship will be in the atmosphere, and every one is assured a royal good time during the evening.

An opportunity will be given all members who desire to discuss the various papers, and a time has been set apart for all those who desire to do so to discuss any subject in which they are especially interested.

Very respectfully,

THE EXECUTIVE BOARD.

### The New York Association

The regular monthly meeting of the New York Commercial Teachers' Association was held February 7, 1903, at Packard's School. Prof. F. M. M. Murray, of Columbia University, gave the address of the morning on "True Methods of Teaching," which proved a rare treat.

**FOR SALE:** A live Business College in a city of 40,000 inhabitants and good country to draw from. Students now from 16 states. Present enrollment more than 350. Well advertised and doing good business. Other investments demand entire attention. Will sell for cash only.

ADDRESS "A. W.,"  
CARE BUSINESS EDUCATOR.



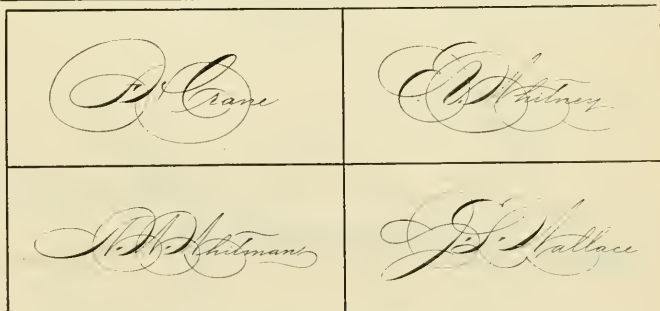
**WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A First-Class Book-Keeper**

**OF YOU AT YOUR OWN HOME** in six weeks for \$3.00 or **RETURN MONEY.** Fair enough? I find **POSITIONS**, too, everywhere, **FREE!** Have placed **THOUSANDS**. Perhaps can place **YOU**, too! **6,242 testimonials** received from pupils! **SAVE THIS AND WRITE:** J. H. GOULDWIN, Expert Accountant, Room 976, 1215 Broadway, NEW YORK, N. Y.

### TEACHERS WANTED

cover the field. Better get your name on our list NOW.

Central Teachers' Agency, Columbus, Ohio  
ADAMS & ROGERS, Managers.



By J. L. Wallace, Portland, Oregon, Business College, who does not pose as a professional, but who writes a remarkably practical hand, specimens of which we hope to present later.

### CARDS! CARDS! CARDS!

Flourished Design Cards, 6 for 25c  
Fancy Written Cards, 2 doz. 25c  
Colored Cards, (6 colors) white ink, 2 doz. 25c  
100 Social Cards, printed, shaded old English, 60c  
1000 Hand Cut Cards, 2 ply Wedding Bristol, 75c  
1000 Hand Cut Cards, colored cards, (6 colors) 80c  
3000 Hand Cut Cards, 2 ply, Wedding Bristol and Colored, \$2.00.

Agents wanted, send 25c. for agents sample book. All orders promptly filled. Send for samples.  
W. McREE, 19 Snyder St., Allegheny, Pa.

### Accurate, Dashed, Artistic Writing

One set Fancy Shaded Caps, \$0.20  
" Plain " " " 15  
" " " " 10  
Cards written, either white or colored, doz., 20  
Finest quality blank cards, either white or dark blue, per 100, 20  
Orders filled promptly. Satisfaction guaranteed.

Address, B. C. HOYT,  
Box 1111, FERGUS FALLS, MINN.

\$100.00

New York, June 1, 1905.

Received from S. P. Cameron,  
the sum of one hundred dollars,  
salary in full for May, at one hun-  
dred dollars per month.

Garon Morgan.

HIGH GRADE BUSINESS FORM BY E. C. MILLS, 195 GRAND AVENUE, ROCHESTER, N. Y.

## Power in the Art of Handwriting.

The Business Educator,

Huntsinger's Business College,

Hartford, Conn., November 11, 1902.

Columbus, Ohio.

Gentlemen:

Let me congratulate you upon securing the masterly hand of W. E. Dennis of Brooklyn to give a series of lessons in Off-hand Flourishing.

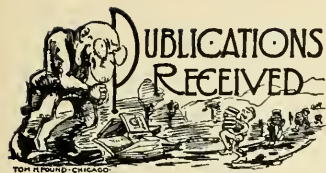
Although the Business College profession rarely ever indulges in dragons, horses, stags, lions, geese and other creations, the skill obtained in their execution still commands the respect of a large portion of the profession, because such skill indicates power in the art of handwriting.

Yours very truly,



The above is from the vigorous pen of Mr. Huntsinger, the well known aggressive, progressive business educator of Hartford, Conn. The signature is a fac-simile of the ones attached to letters received at this office. As will be seen, Mr. Huntsinger puts it on thick, and with a force and strength rarely seen. Back of this signature one can see grit, determination, ambition and thoroughness, all of which are characteristic of the man if we mistake him not from this distance. While he is penman of no mean skill, he is as skilled as a teacher of penmanship as he is successful as a manager of one of the best schools in this country. We know of no school turning out students who write a more uniformly strong handwriting than Huntsinger's Business College.

For ten years this signature has been going broadcast over the State of Connecticut, and as a consequence there are thousands who recognize it at a glance, containing as it does a certain amount of attractiveness not found in the effeminate hand written by a great many of our professional men. The pictorial arrangement of the lines are such that when once seen the signature is pretty sure to be remembered.



"Commercial Education" is the title of a literary appearing journal of 44 pages, published quarterly by the Bowen Merrill Co., Indianapolis, Ind., Volume I, No. 1, beginning Jan., 1903. It is a well printed, splendid paper, substantially covered, and edited quite newsily. We wish the newcomer success in the new big world of commercial education.

"Illustrated Lectures and Lessons on the Philosophy, Physiology, Psychology, Pedagogy, and Child Study; Training and Practice of the Theory and art of Penmanship, for students and teachers in public, private, normal and commercial schools and colleges, or home reading and study," by Henry W. Ellsworth, published by the Ellsworth Co., N. Y. City, is the rather long title of one of the brainiest books ever published on the subject of penmanship. It is a veritable encyclopedia of ideas relative to the subjects implied in the title.

The title is a long one, but the book amply bears it out. The book contains nearly 300 pages beautifully printed, profusely illustrated, and handsomely bound in cloth.

If you are interested in public school penmanship, in business college penmanship, and in the history of penmanship, you ought to have this book. The book consists of lessons and lectures upon the origin, the principles and the practice of writing, business and ornate.

The price is \$2.00 prepaid. A beautiful circular concerning the same sent free.

"Business Correspondence in Shorthand," number three, covering a portion of the letters contained in Pitman's 20th Century Dictation Book and Legal Forms." With printed key, and the matter counted for speed practice in either shorthand or typewriting, revised, published by Isaac Pitman & Sons, N. Y. Price 25 cents.

"The Work of Wall Street," by S. S. Pratt, published by D. Appleton & Co.

In an attractive volume of 286 pages, the author has given "a satisfactory statement of the evolution of Wall Street; of the origin, the meaning, the scope, and the operations of the stock market; of the mechanism of the Stock Exchange; of the connection between speculation and the banks; of the methods of the money and exchange markets, and of the main forces controlling them." He has given an account of the promotion and organization of new companies; the floating of new securities; their listing and marketing in the Stock Exchange; the methods of speculation; the hypothecation of securities for loans; the bank statement; gold shipments; manipulation and corners; bucket shops, and other evils of Wall Street. His attitude toward the Street is neutral regarding the differing views of many people as to its usefulness and its wickedness. He says he has tried to be fair, with the facts, with a view of allowing the reader to form his own conclusions.

This book, in common with "Funds and Their Uses" and others of Appleton's Business Series, is simply invaluable to commercial teachers, and no conscientious teacher can afford to be without the information that these books afford.

"Accounting and Business Practice," Moore and Miner, published by Ginn & Co.

This recent publication is an attractive book of 400 pages, 6 1/2 by 9 1/2 inches, bound in buckram. The methods are given with a valuable collection of business forms, and full explanations, covering the subject of accounting-keeping, from the most elementary work in double entry to a commendable position of corporation bookkeeping. Single entry is given but seven pages, but that is quite sufficient, for the presentation is so much that much of the rest of the book may be worked up according to single entry, if desirable.

The book introduces simple but rather extended drifts on journalizing as the foundational work, posting from these exercises to



Brush and pen work by Mr. Skittman, who, as is clearly shown by the excellence of the work, does not belie his suggestive and appropriate name.

the ledger, and gradually working up to the completed set, with balance sheet. Its script models were prepared by E. C. Mills, and that, to those who know what good writing is, is praise superlative. Definitions are admirably grouped, explanations are clear and well arranged, transactions are normal—not abnormally complicated as in some text-books—and each exercise is followed by a list of suggestive questions and a review.

Part I, introductory, includes four comparatively short and easy sets. Part II, intermediate, has three sets, Jobbing Furniture, (50 pages), Wholesale Grocery, (44 pages), and Wholesale Dry Goods, (43 pages). Part III, advanced, has a single entry set, a Manufacturing set, illustrating Corporation books, and 90 pages devoted to Banking and Clearing Houses.

Perhaps the most commendable feature about the book, as indicating a healthy reaction against the actual-business-from-the-start fad, is the arrangement of the data in such form that the accompanying business papers may or may not be used in connection with the transactions; and the fact that a reasonable amount of drill in the theory of bookkeeping is provided for before any attempt to introduce business forms is made. We commend this book to the attention of teachers of bookkeeping.

"Payne's Natural Methods in Arithmetic" for business men, advanced students and teachers, by E. L. Payne, B. P. E. L., Professor of Mathematics, Kansas State Normal School, Emporia, Kansas. This book is somewhat out of the ordinary run of arithmetics, and those who are teaching the subject would do well to secure a copy of the same. The author is recognized as one of our most progressive teachers of this subject.

"Business Letters" by Ben Pitman and Jerome B. Howard, published by "The Photographic Inst. Co., Cincinnati, Ohio." This book before us is "Number 2—Railroad Correspondence," and consists of seventy-seven letters engraved in shorthand characters, with key written with typewritten. For those interested in correspondence relative to railroading, and in Pitman's shorthand, this is an excellent book. Price 25 cents.

Don't jab and soil your fingers trying to pull that old rusty pen. Buy the PERFECT PEN-PULLER. It is handy, neat and small, and can be carried in the vest pocket. Price, by mail postpaid, 12 cents. John W. Manuel, Columbus, Ohio.

## THE PERFECT PEN PULLER

performs the work perfectly and painlessly and with clean fingers.

C. P. ZANER



## E. C. MILLS, Script Specialist.

195 Grand Ave., Rochester, N. Y.

If you contemplate publishing a series of copy books, copy-slips, or desire a script cut made for advertising purposes, you should send copy for estimate.

## W. L. THOMAS, PEN SPECIALIST.

TRY MY WORK ONCE

|                                 |     |
|---------------------------------|-----|
| One dozen Cards                 | 25c |
| Two                             | 35c |
| One Set of Business Capitals    | 15c |
| One set of Ornamental Capitals  | 25c |
| One Flourished Bird             | 25c |
| One dozen Drill Exercises       | 25c |
| Six different styles of writing | 25c |

W. L. THOMAS, Box 512, Wichita, Kansas

## Lettering Curves

For drawing simple or compound curves for lines of lettering. Once used no person who does lettering will be without them. More than twenty years' constant use in our office has demonstrated their great value. A set of ten curves 25c will be sent in sealed package for . . .

H. W. KIBBE, 181 Tremont St., Boston, Mass.

## CAN YOU HOLD A BETTER POSITION?

If so, register with us to-day. Qualified teachers secured for schools; positions secured for qualified teachers. TEACHERS and SCHOOLS carefully assisted co-operatively by becoming certified members of this Bureau. School properties bought, sold and exchanged.

AMERICAN COLLEGE EXCHANGE TEACHERS' BUREAU, GUMBERLAND, MD.

## Degree Business Course

at home by correspondence or come and take Resident Course at the College. Course covers Bookkeeping, Shorthand, and all the commercial branches and diploma with degree of "Bachelor of Accounts" will be granted on finishing. TERMS EASY. Boarding department in college building. For full particulars, write

CHAS. J. BURTON, PRESIDENT. MAHASKA BUSINESS COLLEGE, OSKALOOSA, IA.





E. O. Folsom, penman in the Cream City Business College, Milwaukee, Wis., recently favored us with a set of capitals, which are certainly very practical. The ink in places was too pale to engrave well or we should have presented them to our readers.

G. E. Weaver, the bustling penman and artist of Mt. Morris, Ill., whose advertisement appears elsewhere in our columns, writes that he now has more students than he has ever had before. He also states that his order work is booming. Mr. Weaver has won quite a reputation as a chalk talker, and is a many sided man.

Some splendid specimens of business, ornamental and engrossing penmanship have been received from Joe Barnes, who is policy engrosser in the Northwestern Life and Savings Co., Des Moines, Ia. Mr. Barnes has been a pupil of Mr. Giesseman, both of whom are to be congratulated upon their work.

Mr. H. O. Keesling, of Cannon's Commercial College, Lawrence, Mass., favored us with a batch of specimens of students' practice in writing, evidencing the fact that Mr. Keesling is a practical teacher as well as a practical penman. The specimens are uniformly good.

We also notice that they were written on paper ruled on the copy book standard without the "boxes." We believe this is a good idea for a certain amount of practice, as it helps pupils to regulate the heights of their letters and thereby their movements as well.

Mr. Keesling is nothing, if not up-to-date.

G. A. Newman, Jr., Buffalo Gap, Va., submits specimens of ornamental penmanship, flourishing, card writing, etc., indicating that he possesses natural talent along the line of penmanship.

Mr. O. M. Albright, teacher of penmanship in the Olivet, (Mich.) College, renews his subscription to THE BUSINESS EDUCATOR, and states that he finds the journal very helpful in his teaching. He adds that THE BUSINESS EDUCATOR certainly "leads 'em all."

Some cards Mr. Albright enclosed show that he is making rapid strides toward the top in penmanship.

Mr. W. L. Carter, of Brock, Nebr., recently favored us with a title page for THE BUSINESS EDUCATOR, containing not a little merit.

Some splendidly written cards, ornamental style, have been received from R. C. Galloway, Pottstown, Pa. Mr. Galloway was a student of the Zauerman a few years ago, and if he keeps on he will make one of the finest.

Mr. S. McVeigh, Principal of the Bliss Business College, North Adams, Mass., recently favored us with a batch of specimens of business penmanship from students indicating a most thorough and practical training in this commercial art. While all are very good, the specimen of Miss Florence Pero is exceptional for its straightforward, business-like tendencies, being strong, rapid and quite accurate.

Mr. Ben Kupferman, 69 Morris St., E. Boston, Mass., recently favored us with some cards and a letter which disclose the fact that he has more than average skill. He writes a number of hands very successfully, and what is still better is a successful teacher of penmanship as well.

Mr. C. K. Tate, penman in the Bartlett Commercial College, Cincinnati, Ohio, recently favored us with a batch of about three hundred specimens of writing from students in that institution. The specimens all indicate a freedom of movement that is unusual for so large a number of pupils. This indicates that the instruction in writing is pushed with more than usual wisdom and vigor. Some of the specimens are remarkably good, indicating some talent and plenty of pluck, the work of the young ladies being quite equal to that of the young men. Quantity and quality considered, we have never seen anything to equal the specimens before us.



Miss Bess E. Velie, the wearer of the above countenance, is a native of Wisconsin, having been born there in '81. At an early age her parents died, and she went to Osage, Ia., where she was cared for by an aunt, at which place she grew to womanhood and graduated from the public schools of that place in 1900.

In '01 she attended the Art Institute of Chicago, and pursued a course in drawing.

In '02 she attended the Zauerman and graduated in the writing and drawing classes, including considerable work in illustrating. At the completion of her work there she secured the position as supervisor of penmanship and drawing in the public schools of her home city, Osage Ia., where her work is giving more than satisfaction.

The title page for this magazine is from her hand, indicating more than ordinary talent in this direction.

Miss Velie is below the medium in physical size, but above the average in pluck, enthusiasm, industry and ability.

The writing herewith, though not her

best, discloses the fact that her penmanship is quite meritorious.

Miss Velie deserves much credit for having accomplished so much in so short a time by her own unaided efforts. Possessed as she is of a sterling character, pleasing disposition, backed by talent and industry, there is no wonder that she has succeeded, as no one fails who possesses these qualities to a like degree. It gives us pleasure therefore to thus briefly introduce her to our readers as one who has won success.

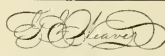
## Ersp and Strong

Allow me to commend the shortening of the name of your bright periodical, also the crisp, strong editorials.

DANIEL W. HOFF,  
Supt. Writing and Drawing,  
Lawrence, Mass., Public Schools.

## BUSINESS SCHOOL FOR SALE

In town of 3000. Rich surrounding country. Thirty now enrolled. Address, SMALL CAPITAL, Care of Business Educator, Columbus, Ohio.



## A CARD WRITER

of 16 years experience, will write any name, either plain, medium, or flourished on assorted colored cards, white ink, 20 cents per dozen. White cards, 15 cents per dozen. Very fine and sure to please. Special inducement to Agents. Circulars. Address, MT. MORRIS COLLEGE, Mt. Morris, Ill.

## CARDS! CARDS! CARDS!

Your name written on 1 doz. cards, can't be beat, only 15c. Colored Blank Cards, 10 colors, 100 by mail, 25c. 500 by express, \$1.00. 1000 by express, \$1.75. Pen holder for business writing, 15c; oblique pen holder, 10c. White ink per bottle, 25c; glossy black ink per bottle, 15c. Resolutions-engraved, diplomas filled. Lessons by mail, etc.

W. A. BODE,

Nos. 46-48 27th St. S. S., PITTSBURG, PA.

## FREE! FREE!

One Bottle of White Ink With Each Our Superior Order of 500

## Colored Cards

at 70 Cents. Order Now.

Berkshire Card Co., North Adams, Mass.



If you are practicing writing, hit and miss, without making much improvement, you should join.

W. A. Bode's Correspondence School of Penmanship. Our students practice in a systematic way and make every stroke count for the most. Send stamp for full information. E. C. MILLS 195 Grand Ave., Rochester, N. Y.

BY MISS BESS E. VELIE, SUPERVISOR WRITING AND DRAWING, OSAGE, IOWA, PUBLIC SCHOOLS.

*"The aim should be perfection. Patience the road."*

*"On bravely through the sunshine and the showers!*

*Time hath his work to do, and we have ours."*

A B C D E F  
G H I J K L  
M N O P Q R  
S T U V W X Y Z

BY W. H. VIGUS, COLUMBUS, OHIO.

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A pronunciatively adapted Pitmanic System. Articulative speed, the aim of shorthand, attained by pronunciative methods, words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high-grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual \$2.50 postpaid. Booklet free.

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### Lettering and Designing

Number Twenty

BY E. L. BROWN, ROCKLAND, MAINE

We present this month another heading for study and imitation. When we say imitation we do not mean to convey the impression that the design must be copied in detail in order to obtain some beneficial results. Quite to the contrary, we believe the student should improve every opportunity to cultivate his originality. It would be an excellent plan for the learner to try to see how many different designs he can make from the ideas given in the one herewith, as well as from other designs he may have at hand.

Study the character and form of the decorative ornament, and note the dash and freedom displayed in the sweeps and curves. Draw in with pencil, suggesting light and shade, etc. The cupids represent education and art, and the drawing and shading of the same will afford some careful study. Illustrations on pages 8 and 28.

*Penmanship*

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| One dozen colored cards, white ink, any name, for but ..... | 25c    |
| One dozen white cards, plain or ornamental style .....      | 20c    |
| Letter, showing style of business writing .....             | 15c    |
| Twelve lessons in business writing .....                    | \$5.00 |

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## Who Can Learn to Write Well?

By E. N. Crandle, Chicago, Illinois

As the years go by, and experience ripens, our opinions change. Many things which we advocated a few years ago have been set aside, and new methods have taken their places. This truth is manifest in all vocations of life. Progress is the watchword, and ambition the motor-power necessary for success in any undertaking. The methods of teaching have been developed with wonderful rapidity. Many of us remember the old blue-back speller, and how we "toed the mark" when the lesson was to be recited. They were crude ways, but productive of good results. We learned to spell because we had to. The children were taught writing by methods which many teachers of today consider obsolete. Observation teaches that the old ways are superior in many cases, and the teacher who advocates that all pupils can learn to write equally well by the same process is certainly laboring under a mistaken idea. The subject, "Who Can Learn to Write Well," might be briefly answered in these words: Any person who has to. But the answer would not satisfy all.

It is a peculiar question. One that is answered with some uncertainty. There are different classes of good writers, and many persons judge writing according to their own ideas. We have all agreed upon one point, viz: Writing, to be good, must possess two qualities—ease and legibility. It must be assumed that there are two classes of judges: the business man and the professional teacher of writing. It may be a dangerous assertion to make, but as a judge the business man must be placed first. His version is simple and just. If he knows the writer executes with a reasonable degree of speed, and his writing can be read without difficulty, he pronounces it good writing. The professional teacher, as a rule, is apt to judge from the artistic appearance, overlooking the qualities to be desired for business purposes.

The professional writing teacher must form the second class of a judge. Having two classes of judges, we must have two grades of learners, that we may be impartial. In the first class, we find the multitudes who are in the public schools and business colleges. In the latter are children and adults who are brought together for a common purpose; with almost as many dispositions as there are pupils. For example, in the business department, there is a class of one hundred pupils for writing. What per cent. of the pupils of such a class can (or will) learn to write well? Those teachers who have had long years of experience, will tell you that if the proper interest can be created in the individual pupil all who have the physical and mental ability can acquire a good business handwriting. It can be accomplished, but it will require tact and patience on the part of the teacher. He must do individual work—not merely "setting copies," but learning the little things that make the work irksome to the pupil, and suggesting changes that may make it easier for him. One may not have the muscles of the arm sufficiently developed to use "Pure Muscular Movement." He must be cared for in a way that will be encouraging and productive. A certain kind of pen may be better adapted for use by one, which

would not do for another. The same position for all is not advisable. Constant encouragement will often win when all other means have failed.

In the second class are those who have discovered that they possess "wonderful talent," and have placed themselves under the guidance of an expert teacher and penman of renown. From the professional standpoint this class will learn to write well, regardless of obstacles. They possess the necessary desire, coupled with ambition, and their progress is steady and rapid. The teacher of such a class is likely to conclude that all persons, from a business point of view, can learn to write equally well. The old saying: "Any person with one hand, one eye, common sense, and the aid of a good teacher can learn to write," carries with it much truth.

It is generally conceded that the average person possessing sufficient physical power and a willingness to work, can develop a fair degree of proficiency in writing. Accepting this as a conclusion, we come face to face with other questions. Which style are you going to claim for your standard, the



MR. C. N. CRANDLE.

slanting or the vertical style of writing? That which is executed rapidly or slowly? The vertical writer will tell you that the old slanting style is null and void. That it covers too much space, will develop in the writer curvature of the spine, and make the reader of such writing cross-eyed. The advocate of slanting writing condemns the vertical, and proclaims that it is not writing at all—merely an excuse for poor drawing. Prejudice must be set aside, and the position of the business man assumed—he who has to pay for the writing.

What kind of writing will he require? As a rule he will not exact a particular style. It may slant to the left, be vertical, or slant to the right. The first quality he notes is legibility. If the writing is clear, even and plain it is pronounced good. If the work to be done is not of the rush-order kind, speed will not be considered essential, and though the execution be slow and laborious, the writing is good for the purpose for which it is to be used. If the necessities require speed, the writing of such a person would be worthless. That which is good for one is poor for another. But he who

can write rapidly, systematically and legibly must be acknowledged a good writer. If the latter is the only one to be considered good, then the question is difficult to answer, even if any style be accepted.

The nervous system of the pupil has much to do with his progress in learning to write. Should he be excitable, it will be difficult to develop a strong, even style of letter, and regular spacing. His work, while apparently easy and graceful, will possess the useless strokes and irregular finishes. Important factors to be considered in learning to write well are disposition, confidence, grace, mental and physical development. The person who possesses these qualities will unconsciously portray all in a page of his penmanship.

The one who is not so fortunate in the possession of all the natural gifts may become a good writer by the more common course—plodding. If the pupil is nervous, awkward, stubborn, and lacks self-confidence, it is a laborious task to either lead or drive him to the acquirement of a good hand-writing. He will not see the benefits that may be derived from the ability to write well, and the teacher, be he ever so earnest, can do but little for him. If he ever improves his penmanship to any noticeable extent, it will be when he gets a position where his success depends upon his ability to write well, and the employer says: "You must improve or get out." Then, even in advanced years, he may be found in the penmanship class, plodding for that which he might have secured with comparative ease, had he taken advantage of the opportunity while young.

Accepting any style or styles of penmanship, when well written, as being good, the logical conclusion is that any person who is physically and mentally right, and has sufficient influence back of him, can learn to write well.

## TO ASPIRING TEACHERS OF PENMANSHIP

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The terms will be same as in previous years, \$30 for the course. This is not a mail course, but personal instruction, and can be got only by coming to New York.

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New York

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62 If you are interested, write fully, and enclose 2c. for reply.





The above portrait is a likeness of Mr. P. Escalon of San Francisco, Calif., formerly of Santa Ana, Republic of El Salvador, and more recently a student of Mr. F. O. Young, the left-handed penman of the Pacific Coast.

Mr. Escalon is but seventeen years of age. Considering this, and the fact that he has but recently learned English, we think the work contains not a little merit.

## The Three R's of Education

(Continued from Page 23.)

"Dear Sir:

"this will enterrduce my friend— aney thing you can do for him i will aprest it very much.

"I have none him for years an upright and onest man.

Yours verry truly,

PUBLIC SCHOOLS IMPROVING.

This brings me to that one of the elementary studies that were made so much of in the public schools that I knew as a boy, which was placed first in the proverbial list of the "three R's"—reading. In the old days the "reading exercises" were first in the order of classes, and the pupils were taught enunciation, pronunciation, distinctness and expression. You have to listen for a half minute only to the average young man of twenty or thereabouts to know that reading alone had small place in the public schools routine for him. I am happy, to learn, though, that this art is again receiving more attention in the schools, and that in some cities it is being taught with more intelligence than ever before.

In conclusion, then, I wish to say, that for all the flaws I have seen in the practical workings of the public school system, I am by no means of the opinion that there is no improvement therein. On the contrary, I believe it is better, more thorough and more progressive on the whole than it has ever been in the past.

But in their eagerness for "general culture," so called, for "universal art educa-

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*Wm. L. Daniel*

*R. Quinn*

*Escalon*

tion," for "variety and novelty and breadth," the authorities have temporarily neglected—I am sure the neglect is only temporary—the solid and deep foundations upon which only can true cultivation, real breadth be built. For one, I shall be glad when there is less dissection, less modeling, less wood carving in our public schools, and more real, downright hard work devoted to the three R's of other days—readin', 'ritin' and 'rithmetic.

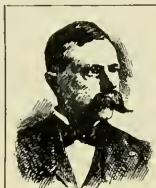
## A Flourishing Institution.

On January 14th, the Ferris Institute, Big Rapids, Mich., reached an enrollment of 845 students. This is truly a remarkable record, but is no more than the brains and manhood back of the institution merit. The Ferris Institute deserves to be recognized as one of the leading business institutions of our country.



Many home students, in writing, waste much valuable time in not knowing right where to correct their faults by joining  
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MINNEAPOLIS, MINN., Jan. 21, 1903.

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I have used Mr. Gillis's process for bleaching blue prints, and I feel safe in saying that it is the best on earth. Every penman should have it.

Very truly,  
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MODIFIED SLANT OR  
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THE ESTERBROOK STEEL PEN MANUFACTURING COMPANY,  
26 John Street, New York. Works, Camden, N. J.

\$5000

Columbus, O. Jan 7, 03

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J. G. Batey

ROUNDHAND SCRIPT BY MR. J. G. BATEY, PUPIL OF THE ZANERIAN, COLUMBUS, OHIO.

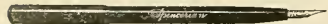
**The Prevailing Opinion**

Merritt Davis, of the Capital Business College, Salem, Oregon, renews his subscription to THE BUSINESS EDUCATOR in the following language: "I think your journal is the best of its kind published, and I feel that I cannot afford to be without it."

From a recent letter from Mr. L. E. Stacy, penman and commercial teacher in Spencer's Business College, Kingston, N. Y., we take pleasure in quoting the following: "THE BUSINESS EDUCATOR is fine, and seems to get better with each number. You are to be congratulated upon your success in producing such a good paper. School is booming, and we will break the record this year."

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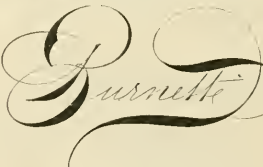
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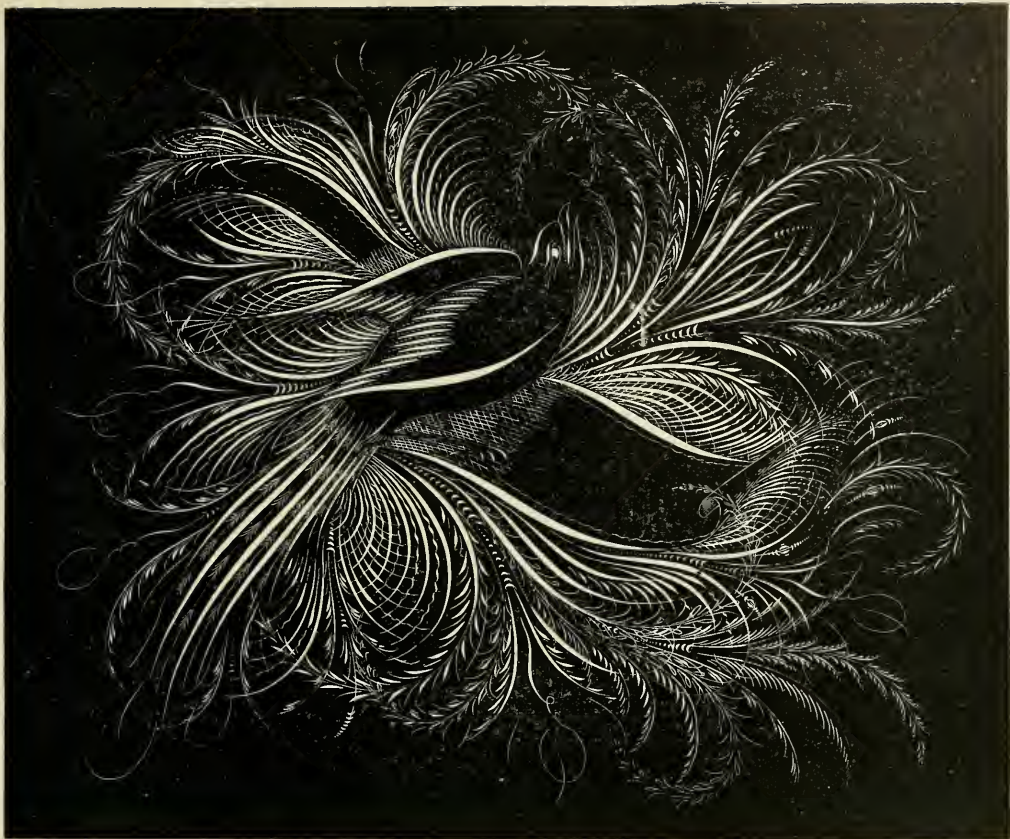
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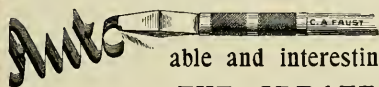
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If you want to learn an art that is both profitable and interesting, try Automatic Pen Lettering.



**THE GREATEST OFFER EVER MADE** **\$2.00**  
COMPLETE LEARNER'S OUTFIT FOR

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**HERE IT IS**

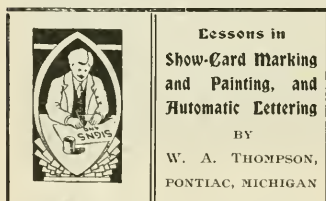
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- 3 SIZES AND STYLES OF AUTOMATIC PENS.
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- 1 BOTTLE OF ADHESIVE.
- 1 BOTTLE OF GOLD INK.
- 3 PKGS OF ORNAMENTS, METALLICS, FLOCKS, AND DIAMOND DUST WITH INSTRUCTIONS FOR USING SAME.

This is the most complete outfit ever offered for anything like the price, and our goods are first-class—they do the work. If you have the compendium you can get the balance of goods for \$1.00, prepaid. Order at once.

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A A B C D D E F G H I J  
 K L M N N O P Q R S T U V  
 W X Y Z. - & &c.  
 a b c d e f g g h i j k l m n o p q r s t u v w x y z.  
 Rapid Show Card Style.



Before beginning practice on this alphabet it would be well to review the instruction given in December and January numbers in regard to position of body, pen, inks, etc., also practice faithfully on the outlines and alphabet of same.

In this number you will notice the letters are vertical instead of slanting style, as in former lessons in pen lettering. This alphabet may be made very rapidly and also have the appearance of being somewhat tasty without extra effort, as the letters are formed by natural and rapid strokes of the pen. The size of the letters may be varied by the use of narrow or wide marking pens. The proportion may be varied by making the letters tall and slender or by making them low and extended. Study and practice especially the form and make-up of each letter, then you will be in good position to vary the proportion of lettering or wording on either small or large show cards, tickets, etc.

Practice faithfully and study spacing, make an effort to letter cards and tickets without tracing or guide lines. You will find in a very short time this will be an advantage in the work, and also the lettering, when finished, will present a more handsome appearance than that drawn strictly to measured lines.

Our next number in pen lettering will be Shading Pen Work.

John D. Williams

(Continued from Page 27.)

his came from the engraver's hands was an exact copy—as nearly as the engraver could make it—of the artist's lines.

It is, after all, as an author that Mr. Williams will be best known and longest remembered. His "Gems of Penmanship," a book prepared to preserve his style of off-hand flourishing, and to secure to him the credit of originality, which, from the extensive copying of his designs by other artists, he was in danger of losing, than as an embodiment of practical and ornamental writing. His series of copy-books and "Guide to Penmanship," afterwards published by Slote, Woodman & Co., were more in the line of instruction and embodied at length the "principles" of his system.

There is one credit belonging to Mr. Williams which he is not likely to have unless given to him here. He was the discoverer of the now famous "Spencerian Pen, No. 1," and which was originally Gillott's 170. The peculiarity of this pen is its quill-like flexibility, owing in great measure to the peculiar rotundity of the barrel. This pen was shown to Mr. Lusk, then agent for the Spencerian Books; and by him to the Messrs. Ivison, Phinney & Co., who procured its manufacture by Gillott under the name of the "Spencerian Pen No. 1." It is probably the most popular pen among good writers to be found.

It is something to be said of Mr. Williams that he never excited the animosity of his competitors, and that at the time of his death at Albany, Jan. 6, 1871, he had not an enemy on earth. The reason lay in the very nature of the man. He could not hold enmity. In love with his profession, he had a genuine respect for every man who was striving to excel in it, and he habitually took as much pride in other people's work as in his own. He had the remarkable

quality of being able to criticise his own work, and he often did it unsparingly. And he could just as clearly see the failings of others, and did not hesitate to point them out. His criticisms were just, and to an artist who wished to succeed on his merits, invaluable.

While teaching in the Bryant and Stratton college of St. Louis in 1866, it was my good fortune to come under the training of Mr. Williams who was then professionally known as John D. He was then superintendent of ornamental penmanship for the chain of Bryant and Stratton colleges and was visiting their various cities and filling each college with ornamental designs far surpassing those of all competing schools. In those days a business college had a poor standing that did not make public displays of ornamental as well as plain penmanship. Flourished specimens were sent with all letters soliciting students. Under his severe personal criticism, Archibald McLees of New York engraved Williams' "Gems of Penmanship" and nothing in the line of script or flourishing had ever been so beautifully engraved. Later Mr. McLees was made the engraver of Spencerian copy-books and their surpassing beauty rapidly won for them unequalled popularity. As a companion I found Mr. Williams very jovial, but as a teacher exacting in the extreme. As an artist in off-hand flourishing combined with lettering and pen drawing his equal was never known. His original designs in style and methods of execution have been the standard for all the leading flourishers for the past fifty years.

#### Doing Good Work.

"Your paper does a vast amount of good in my school."

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 Principal High School.

## How Shall the Pen be Held?

BY CHANDLER H. PEIRCE, DAYTON, O.

Fashion decrees that you wear your hat about as you please. This, of course, includes the fair sex.

The position of the feet determines in no small way the general appearance of the individual, and it is apparent upon observation that a very wide range gives room for comment. The proper angle of the feet should not differ materially, and so we conclude that a law of action must exist in nature which provides for the greatest advantage.

There is a power in walking which comes from a good position of the feet, and this is definable when they are at about right angles with each other, giving a slant from the horizontal between 50 degrees and 60 degrees, or the standard for best written characters.

The feet placed at greater or less than what I will denominate as "standard" detracts from appearance and doubtless to speed and endurance.

The hand formation unquestionably has a best function to perform no less than that found in the feet, and unless malformed or trained improperly the position should be as easily determined for writing as the feet for walking.

Forcing the hand to the right so that the fulcrum consists of the *nails of the third and fourth fingers* is to me hideous and monstrous.

The oldest inhabitants can well remember the punishment sure to follow for disobeying this most rigid law, but to have clung to such a barbarous practice down through the years of change and progress

into the living present is surely nothing short of an atrocious crime.

Such teaching is not only injurious and deleterious, but stifles a principle which works disaster and ruin where betterment would yield success with one-half the effort.

The hand-rest should form its pivot on *first joint of little finger* without the nails coming in contact with the paper. Practically the hand is half closed in the process of execution, with the thumb, first and second fingers curved slightly, (the second finger curved more than the first.) The corner of thumb nail opposite joint of first finger which extends about half an inch below end of thumb.

I have said the second finger curves more than the first and extends downward, leaving a space which separates the power of motion in the fingers from the fulcrum. Half way between vertical and horizontal is the general position of the hand and will not admit the old saw "let the end of holder point toward right shoulder."

After all has been said at this distance, your head must be clear, else you will not get the essence. You think you understand but you don't, and you never will till you grow it through an experience of a pains-taking character.

Telling doesn't do much good.

How to wear your hat; how to walk; how to act, cannot be gathered from print. Neither do I wish anyone to infer that perfect penholding is the beginning or ending of the whole matter. Nicety and delicacy of touch and expression come through cultivation, and no child, or a beginner of any age, can hold the pen correctly.

No watch will keep time till adjusted. Many things enter into the adjustment of any work of art.

No amount of scribbling with an ancient holder and a rusty pen will acquire the *exact way*, no more than you can be graceful in the waltz in a pair of cowhide boots.

The kind of holder (including the diagonal-oblique) will constitute the ammunition for another shot.

A proper selection determines your destiny.

## Commercial Geography

(Continued from Page 11.)

### TRANSPORTATION.

Proposed Improvements in the Erie Canal. Scientific American Supplement, January 17, 1903.

### IRRIGATION.

Irrigation Methods. Scientific American Supplement, January, 1903.

### RUBBER.

The Rubber Industry in South America. (Adv.) Saturday Evening Post, January 10, 1903.

### CORN.

The Story of the Corn Crop. John W. Strong. The World Today, December, 1902.

### MISCELLANEOUS.

The Great Business Combinations of Today. The So-called Sugar Trust. Franklin Clarkson. Century, January, 1903.

The Biography of an Office Building. Arthur Goodrich. World's Work, January, 1903.

Christmas in Uncle Sam's Colonial Possessions. J. M. Shawhan. Overland, January, 1903.

## Dissimilar Similarity

It is said that at one time there was in, the House of Representatives, a handsome man of ability by the name of Charles Henry, and also a small man of limited capacity by the name of Henry Charles. Speaker Blaine having addressed the latter as the former, Mr. Charles said, in correcting him, that there was as much difference between them as between a horse-chestnut and a chestnut horse. Equally wide is the difference between some booklets published on Correspondence, and the books we issue on that important subject. Our special circular, with scores of testimonials from all parts of this country, will reach you almost as soon as this advertisement. If you do not receive a copy of this special circular, send us a postal card request for it.

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Although there are a few works on this subject, none have been practical enough; they tell you what to do, but not how to do it. This book not only tells what and how, but illustrates by example so that you can be at once your own teacher. It is clear, yet concise, and was written with the view of aiding others to achieve the utility and beauty of penmanship. If you are an amateur you cannot afford to be without it. If you are a professional, it will tell you how to increase in skill. If you are a beginner this book will point the way to a good handwriting. No book has ever been published containing the same information. New light on this old subject will be revealed when you pursue its pages. After reading it, if you do not think it is worth the price to any one searching for knowledge along this line, we will refund your money.

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It gives the reason why finger movement fails to produce graceful forms.

It gives the scope of arm movement, and tells what writing can be done successfully by it.

It gives the secret of learning the successful hand.

It tells what the standard was, should and must be.

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It explains what hand is best for common usage to meet the demands of the reader and writer.

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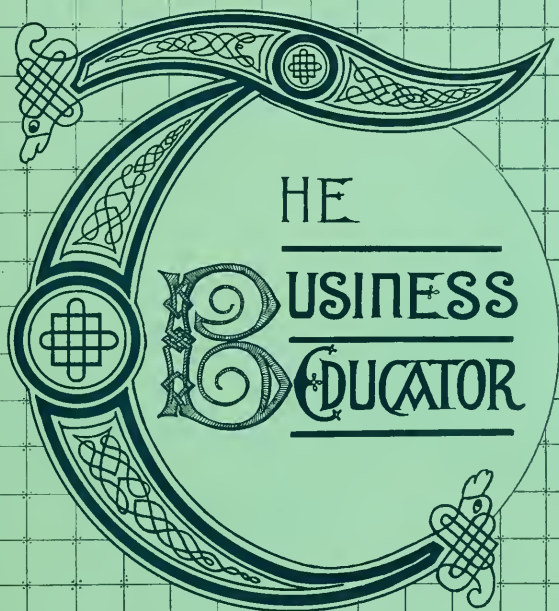
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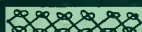
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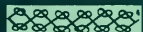
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Vol. VIII  
No. VIII



APRIL 1903



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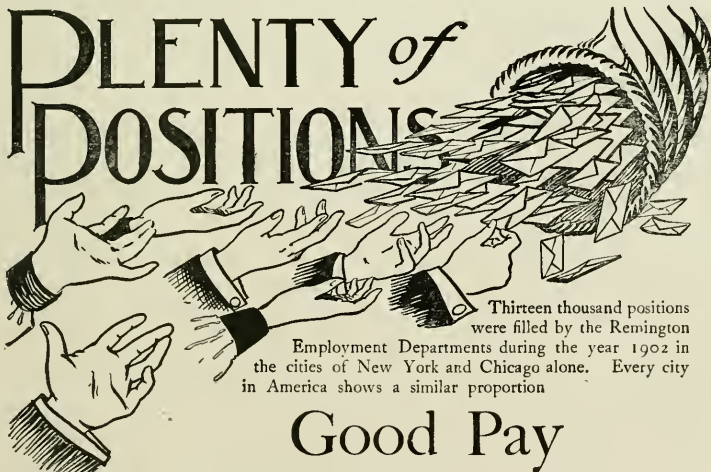
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VOL. VIII. No. 8.

COLUMBUS, O., APRIL, 1903.

WHOLE No. 53

## Individuality.

It is easy to hoot at individuality in penmanship, but it is well that no one has the power to destroy it. He who wages war against it fights a losing battle. How poor the work of the master penmen would seem if it were all alike—if their individualities were eliminated. No Flickinger, no Taylor, no Madarasz—the charm they gave their work all gone, and just one standard of penmanship left. Their individuality is what made their work indistinguishably fascinating.

What is true in the higher manifestation of skill is also true in a degree in the lower.

Thousands of teachers have tried the plan of teaching one slant, one movement, one form, etc., for all—that was largely the old copy-book method—but see how their pupils have departed from their teaching.

Is the handwriting of Edison and James Whitcomb Riley wrong for their own use, and was their teaching right, or is the reverse true?

Why is the most accurately engraved script, such as is found in the old style copy-books, not best for student's copies? Because it lacks all individuality, life, and is not of the right kind.

The work of all our best business writers is strongly marked with individuality. Individuality, always within the limits of reason, should be encouraged and not suppressed. If it should be suppressed, why don't its opponents suppress their own, and give the world an object lesson?

Individuality is all right, but a few misguided enthusiasts are endeavoring to make it conform to their erroneous one-movement doctrine. But it is too late; the day is past.

## Docked for Bad Penmanship.

NO SALARY FOR COURTHOUSE CLERKS WHO WRITE ILLEGIBLY.

Pottsville, Pa., February 24th.—The handwriting of the clerks in the County Recorder's office is so bad that the commissioners today refused to pay for their services. This action was taken at the request of the Taxpayers' Association and several lawyers, who allege that it is impossible

to read the indexes of the mortgage books.

Judge Marr, to whom application was made to compel the commissioners to pay the clerks, decided that the handwriting must be legibly done to entitle them to salaries.—*Philadelphia Press.*

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We therefore happen to run short now and then and hereby give our friends a chance to show their generosity.

## Vertical

Frequently we learn through the mail or press that vertical writing has been dropped in this place and in that. From these reports one would naturally conclude that vertical was truly a passing "fad" and "dead." But, on the other hand, along comes information that the vertical is a "vast improvement," etc., over the old slant.

E. O. Vaile, editor "The Intelligence," Chicago, February 15, 1903, says:

"We have very slight faith in the statement that business men object to clerks who use the vertical system. This statement when made generally be traced to some teacher in a commercial school. As a class such teachers are strenuously against the vertical system. The reason is very clear. The simplicity and comparative ease with which it can be mastered tend strongly to reduce the importance of their own calling. They oppose vertical writing strictly on business principles, without any regard to pedagogical or humanitarian considerations.

"If it were a fact, as we do not believe it is, that the business world disapproves of vertical writing it would still be the bounden duty of the schools to adopt and teach it. Ease in learning, legibility, speed, absolutely every argument but custom, is in favor of it; that is as a system for children to learn. Of course no one advocates that adults or young people should work to acquire new writing habits. Nor is it wise for teachers to labor to make their pupils acquire a style too rigidly and literally vertical. Allow latitude but hold to the vertical standard as the ideal. Don't allow the copy-book or the writing teacher—even if you yourself are that teacher—to be a tyrant."

Editor Vaile is right in some of his statements, but to accuse commercial teachers of being opposed to vertical

for "business principles" discloses the fact that he is not as familiar with *business* teachers as he is with "school" teachers. Certain it is that he himself could be accused of such "business principles," as he is the publisher of a series of vertical copy-books, which, no doubt, mean something to him, though we have never heard of their use.

We know full well from our extended acquaintance with penmen and commercial teachers that if they thought or knew that vertical penmanship was better than slanting penmanship they would espouse its cause and instruct their pupils in the same. As a class they are as sincere as they are enthusiastic, and to thus accuse them of insincerity as Editor Vaile does, discloses the fact that he is woefully ignorant concerning this class of teachers or that he willfully misrepresents them. From what we know of Mr. Vaile we certainly do not believe it is the latter.

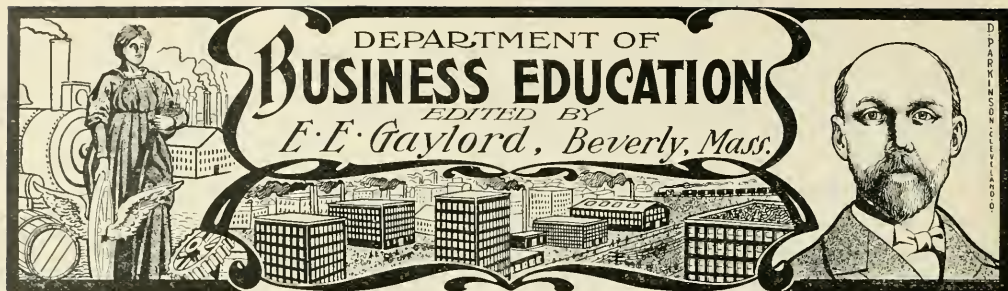
Much of this misunderstanding of penmanship problems comes from the fact that Editor Vaile knows as little about business college conditions as some penmen know about conditions in the primary grades, as concerns childhood and writing.

Discussions for and against the vertical adoption of books, action of school boards, opinions of superintendents, editorials, etc., all seem to indicate that the present tendency is toward a slight slant which some call semi-vertical while others call it slant. Certain it is that vertical is here, and to remain indefinitely, in the lower grades at least.

Certain it is that the rigidly up-and-down vertical is passing, to be supplanted by medium slant—by a style combining the merits of vertical and slant writing, superior to either. Certain it is, too, that with the wane of the vertical, simplified writing is receiving the attention it deserves, and which it would have received long since, had vertical not become the popular idol, for it was the simplicity of most of the vertical systems that won rather than the fact that they were vertical.

Vertical will be written by a great many people, because it takes all styles of penmanship to meet all kinds and conditions of men. Greater diversity will be manifested in the writing world than heretofore, and better writing will be the result,





ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

February was a month of great birthdays — Washington, Lincoln, McKinley, Lowell, and Longfellow.

Would it not be a good idea to arrange to have the annual convention of the E. C. T. A. during the first week of April, when most of the public schools have their spring vacation?

The E. C. T. A. program justifies our prophecy of last month. It is a crisp, business-like educational bill of fare. "How?" is the emphatic feature of almost every topic, and "How I Teach" is the subject of at least a half-dozen addresses. This is practical, and it will surely give to visiting teachers something tangible to take with them to their class-rooms. Go loaded for discussion!

Probably one of the most interesting and forceful general addresses to be made will be given by Mr. E. M. Barber, Supervising Accountant of the Appraiser's Office, New York City. Mr. Barber is a free lance, who is admittedly of the first rank among teachers who have turned their knowledge to practical account in the great world of affairs. He has had no small experience in commercial teaching, and he writes with a caustic pen when the occasion serves. A great deal of very interesting and laudatory matter has been written of late regarding those who were among the pioneers in commercial education. Mr. Barber is likely to say something antithetical.

One of the best banquets ever enjoyed by the Eastern Commercial Teachers' Association was served at the St. Denis Hotel on the eve of the great November storm, in 1898, when the Association held its Thanksgiving meeting at the Packard School. Those who were present will remember the delightful way in which W. J. Kinsley, as toastmaster, presided over the after-dinner ceremonies; and they will meet again in the banquet hall of the St. Denis this year, assured of a thoroughly enjoyable dinner, followed by appropriate vocal decorations.

#### An Apology

In our report of the Milwaukee Convention we unjustly gave the impression that the address delivered at the banquet by President-elect J. W. Warr, had been prepared for a Grand Army reunion and was given to the teachers second-hand. A letter from the generous president of the Federation, which reached us too late to be acknowledged in last month's issue, says that we were entirely wrong in our inference; that the address was prepared especially for the Milwaukee meeting, and was given its military flavor because of the Grand Army associations of our host; but that, owing to the lateness of the hour, the educational application was omitted, thus giving rise to the inference we drew. We regret exceedingly that we gave an unfair impression, and we hasten to correct, so far as possible, the wrong we unintentionally committed against a man who, for ten years, we have esteemed as a warm personal friend.

#### A Tribute to Individual Instruction

A course of study is for the children and not the children for the course of study. American citizens support the schools for the children's sake, not from any love or respect for an outline of subjects. Schoolmasters are the only persons who worship a curriculum. When a teacher reports half a class as failures because they cannot reach the standard, she is cheating so many parents out of their right to have their money devoted to a style of education suited to their children. The fallacy that each successive group of pupils should do the same work in the same time is not only absurd, but it is cheating the tax payer out of his rights. Superintendents cry, "It can't be done otherwise." Yet Superintendent John Kennedy goes on doing it in Batavia, N. Y., and every business college in the United States has done it for years. — *American Education*.

#### Young Men, Wake Up!

February, 11th, a special examination for the position of stenographer and typewriter was held in

the rooms of the Civil Service Commission at Washington, and three-fourths of the seventy-one competitors were men.

The record of the commission for the past year shows that out of 423 men eligibles, 240 men were appointed, while out of the 231 women eligibles but 33 are now filling positions. Just why women are not desired was thus explained by a prominent official:

"Man," said he, "has the advantage of long training in office work, and is much better suited for its arduous duties. The chiefs of divisions frequently complain that they cannot properly control an office of women. It is much easier to say to a man that the exigencies of the office require overwork, than to tell a woman 'to come back after dinner.'"

"Then again, when a man feels tired, the chief feels no hesitancy in saying that the work must be done regardless of his personal feelings, while if he said the same to a woman he would be called brutal."

Remember that the new secretary of the Department of Commerce made his debut in Washington as one of these plain male stenographers, less than ten years ago. "There is room at the top" yet.

#### Phonetic Spelling

The Illinois State Teachers' Association went on record, at its last convention, in favor of phonetic spelling, and adopted, as a beginning, the following words, with spelling as indicated: Altho for although, catalog for catalogue, decalog for decalogue, demagog for demagogue, pedagog for pedagogue, prolog for prologue, program for programme, tho for though, thoro for thorough, thorofare for thoroughfare, thru for through, thruout for throughout.

This is a subject that has received a great deal of thought and that will some day be settled right, at which time we shall all wonder how we ever tolerated so unscientific and cumbersome a system—if "system" it can be called—of spelling; just as we shall some day wonder why we were so stupid as to go on using our unwieldy tables of weights and measurements, and laughing at our Brit-

ish cousins for continuing the use of an ox-cart method of counting money, when all the while we had, in our table of United States money, a daily object lesson of the saving that might have been effected could we only have overcome our inertia sufficiently to make use of the metric system for all our weights and measurements. While it may be a question how far we shall accept the dictum of the vanguard in the matter of spelling reform, there should be no question about giving, in every arithmetic class, enough work involving the tables of the metric system to demonstrate its simplicity and superiority over our present system.

## Schools Should Build Character

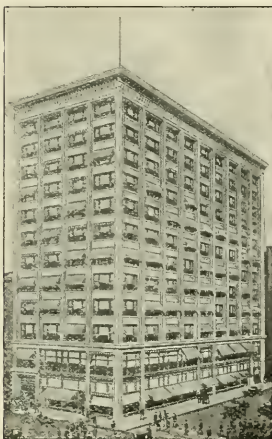
In all schools, public and private, and in all teaching, wherever done, it should ever be kept before the pupils that they from day to day are building a character that must last through life and reach into the great hereafter. That just as a building is erected, one brick at a time; or stone by stone and brick by brick, until at last it stands forth a completed building, beautiful in its outlines, massive to behold, an ornament to the town, an honor to the men who conceived and constructed it, and a glory to the purposes to which it is dedicated; so, too, day by day, the youth should be taught that they are building a character. That daily they should by "giving all diligence, add to their faith virtue, and to virtue knowledge, and to knowledge temperance, and to temperance patience, and to patience godliness, and to godliness brotherly kindness, and to brotherly kindness charity."

Then we have the fruits of right living set forth in beautiful language by the wisest man that ever lived when he declares that "happy is the man that findeth wisdom, and the man that getteth understanding. For the merchandise of it is better than the merchandise of silver and the gain thereof than gold. She is more precious than rubies; and all the things thou canst desire are not to be compared unto her. Length of days are in her right hand; and in her left hand riches and honor. Her ways are ways of pleasantness and all her paths are peace."—*D. F. Fortney, at the dedication of the new high school building, Clearfield, Pa.*

## Business Tips.

GEORGE HORACE LORIMER.

[Extracts from "Letters from a Self-Made Merchant to His Son," an instructive and altogether delightful series of articles by George Horace Lorimer, that for some months have been appearing in *The Saturday Evening Post*, and that are soon to be published in book form by Small, Maynard



**PICTORIAL POINTERS**—The New Powers Building, home of the Metropolitan Business College, corner Wabash Avenue and Monroe Street, Chicago. This magnificent twelve-story building cost a million dollars, including the site. The school occupies the eighth, ninth and tenth floors, we understand. The building is about 170 feet long by 70 feet in width. Remarkable provision for light has been made. All partitions in the schoolroom are of glass, so that one may stand at the Wabash end of the building, and look through its 170 feet of school rooms, through the rear windows, to the tossing waters of Lake Michigan, half a mile to the eastward. When you go to Chicago, visit the Metropolitan.

& Co., Cambridge, Mass., to whose courtesy we are indebted for permission to make these extracts.—THE EDITOR.]

(Continued from January.)

## TO AN OFFICE ASSISTANT.

The way to think of a thing in business is to think of it first, and the way to get a share of the trade is to go for all of it. Half the battle's in being on the hilltop first; and the other half's in staying there.

A boss with a case of big-head will fill an office full of sore heads.

A manager needs an assistant to take trouble from him, not to bring it to him. It's easier for a boss to do a thing himself than to tell some one twice to do it. Petty details take up just as much room in a manager's head as big ideas; and the more of the first you store for him, the more warehouse room you leave him for the second.

An assistant who becomes his manager's right hand is going to find the left hand helping him; and it's not hard for a clerk to find good points in a boss who finds good ones in him. Pulling from above and boosting from below make climbing easy.

I want to caution you right here against getting the society bug in

your head. You're going to meet a good many stray fools in the course of business every day without going out to hunt up the main herd after dark.

Because a fellow cuts ice on the Artic Circle, it doesn't follow that he's going to be worth beans on the Back Bay. A man's as good as he makes himself, but no man's any good because his grandfather was.

## ON MODESTY AND PERSISTENCE.

I hope that when I get home your boss will back up all the good things which you say about yourself. For the future, however, you needn't bother to keep me posted along this line. It's the one subject on which most men are perfectly frank, and it's about the only one on which it isn't necessary to be.

A man who does big things is too busy to talk about them. When the jaws really need exercise, chew gum.

A man who's giving a dollar's worth of himself for ninety-nine cents doesn't need to throw in any explanations.

Hot air can take up a balloon a long ways, but it can't keep it there.

Life isn't a spurt, but a long, steady climb. Some men do a day's work and then spend six lolling around admiring it. They rush at a thing with a whoop and use up all their wind in that. They mistake intention for determination, and after they have told you what they propose to do and get right up to doing it, they simply peter out.

Nothing can cheapen a man who sponges instead of hunting any sort of work, because he's as cheap already as they can be made.

## ON ABUSE, FLATTERY, AND WORRY.

There are two things you never want to pay any attention to—abuse and flattery. The first can't harm you and the second can't help you.

Some men are like yellow dogs—when you're coming toward them they'll jump up and try to lick your hands; when you're walking away from them they'll sneak up behind and snap at your heels.

As long as you can't please both sides in this world, there's nothing like pleasing your own side.

There are mighty few people who can see any side to a thing except their own side.

The only thing I've ever put into my business which didn't draw dividends in fun or dollars was worry. That is a branch of the trade which you want to leave to your competitors. I've always found worrying a blamed sight more uncertain than horse-racing—it's harder to pick a winner at it.

You worry because you're afraid your business is going to smash, and your health busts up instead. Worrying is the one game in which, if you guess right, you don't get any satis-

(Continued on Page 41.)



# From the Business Manager's Desk.

An Advertising Suggestion.



Last year Mr. R. J. Shoemaker, at that time the principal of the well-known school that bears his name, evolved what proved to be a most successful advertising scheme. He made it known that the school would give \$50 in gold to the church or charitable institution in Fall River that could muster the largest number of votes in its own favor. His office was packed with the eager members of rivals for the coveted prize, and his efficient corps was kept more than busy showing interested people through his rooms. He decided that it was one of the most effective and, all things considered, one of the most inexpensive, advertisements that he ever used. The ballot is shown below. We should like to hear from others who may decide to try this plan.

VOTING CONTEST FOR \$50 IN  
GOLD TO BE GIVEN BY  
SHOEMAKER & CLARK.

Date .....

I Vote for .....

Name .....

Address .....

Remarks :

## SHOEMAKER & CLARK'S SCHOOL OF BUSINESS.

109 S. MAIN ST. FALL RIVER, MASS.

VOTING CONTEST FOR \$50 IN GOLD TO BE GIVEN BY SHOEMAKER & CLARK.

Read conditions printed at the bottom and vote only with this Coupon.

Date ..... 1902.

I Vote for .....

Name .....

Address .....

CONDITIONS: Vote at the school office. No one under 15 years of age may vote. A ballot may be cast for any Church Society, Hospital, or Charitable Institution in this city. Fill in all blanks in both stub and coupon. No person shall cast more than one ballot each day. Contest closes Friday, Aug. 29, at 6 P. M.

SEE OTHER SIDE.

The purpose of this contest is to induce visitors to call to see the school, its superb furnishings, and to better understand the scope and value of its training.

FACE OF THE BALLOT. THE STUB FURNISHES MATERIAL FOR A CARD CATALOGUE.

## FALL RIVER'S GREATEST SCHOOL.

### Some Facts Concerning Shoemaker & Clark's School that Should Command Your Attention.

Shoemaker & Clark's School begins its SIXTH year September 1, 1902. It began its first year with nineteen pupils, and has since enrolled over **Seventeen Hundred**. The teachers who began with the school, are with it today. Such a Faculty grows stronger every year. It would be impossible to conduct anything but a GOOD SCHOOL with such teachers. The School is known for its honest, aggressive and businesslike policy. Its distinguished annual commencement exercises are in keeping with the standard set by the school.

The Proprietor is a teacher and is competent to criticize the work of every department of the school. Every pupil has the benefit of his personal criticisms. Money spent in such a school for such instruction, is an investment, and is bound to come back a hundred-fold. It conducts two sessions daily—day and evening. Its pupils range in age from 15 to 50 years. Some are learning to read, write and handle figures; some are studying the higher English branches; some are studying shorthand with its kindred subjects; some are studying Book-keeping and the branches that complete that course; and many are preparing for Civil Service Examinations. Day Sessions begin September 2; Night Sessions, September 8. Office of the School is open daily from 9 A. M. to 9 P. M. Call at the School and talk with us about what you want to study.

R. J. SHOEMAKER, PRINCIPAL.

SHOEMAKER & CLARK'S SCHOOL.

THE REVERSE SIDE OF THE BALLOT.

## Commercial Education in Montana

H. E. WYMAN, COMMERCIAL DEPT  
HIGH SCHOOL, LIVINGSTON, MONT.

The word Montana, to the average Easterner, brings a vision of Indian massacres, gold mines, round-ups and rugged mountains. Room there is for some such visions, considering

that the state covers a territory as large as New England, New York and Indiana. It contains immense tracts of forest and Indian reservations and mines known the world over, the finest of grazing lands upon which hundreds of thousands of cattle, horses and sheep feed the year round, and some of the best grain producing land in the country.

The population, which is about that of Newark, New Jersey, is scattered throughout the state. There are only eight or nine towns with a population of over three thousand. Considering the sparseness of the population, the educational advantages are wonderful, and many of the school buildings compare favorably with those of Eastern cities of much



larger population. Commercial education, while still in its infancy, is awakening to its opportunities and responsibilities.

Helena, the Capital City, has one of the finest high school buildings in the Northwest. A stenographic department has already been established and a business department will soon be introduced. To those who claim that women have no part in commercial education, we can point with pride to the Jackman Business College as a result of the untiring efforts and ability of Miss Mary E. Jackman, proprietor, a cultured and charming woman. The school has been fortunate in securing the services of Mr. S. A. D. Hahn, as head of the business department. The teaching staff consists of six instructors.

Butte, the mining center of the Northwest, with its sixty or seventy thousand population, has a school of which it may well be proud; the Butte Business College, owned and conducted by Messrs. A. F. Rice and C. V. Fulton, can boast of a daily attendance of three hundred fifty students. The shorthand department is under the principalship of Mr. L. A. May.

Besides the regular branches, a course in assaying has been provided.

The school publishes a bright, wide-awake monthly, which is devoted to practical education and practical ideas. The Butte High School has recently introduced a thorough four years' commercial course, and under the able management of Mr. D. C. Alhers bids fair to be a great success. Mr. Alhers certainly has a thorough understanding of commercial work.

Great Falls, with its population of twelve thousand, is one of those enterprising cities which has characterized the West. The work is here represented by the Great Falls Commercial College under the ownership of S. H. Bauman and F. C. Preston. Four gentlemen and two lady teachers are employed. The enrollment for the first term of the year was one hundred and eighty-seven. Messrs. Bauman & Preston are enthusiastic in regard to the future of commercial work in the West.

To Missoula, with its nine thousand population, belongs the honor of being called the Garden City of the state, and to Mr. E. C. Reitz, proprietor of the Garden City Commercial College, belongs a large share of the honor of raising the standard for business schools. In the shorthand department no students are enrolled for less than a ten month course, and education necessary for enrollment must be equal to one year of high school work. The Garden City is the only school in the state which holds strictly to commercial work. Thoroughness is Mr. Reitz's motto.

The Billings Business College is setting forth the advantages of practical education in the Eastern part of the state.

Bozeman, the home of pioneers, is the pioneer city of education. The Bozeman State College has a complete commercial course and its equipment is of the best. Mr. H. G. Phelps is at the head of the department.

Livingston, the Gateway City to the Yellowstone National Park, has in its high school a full four-year commercial course.

Business education is already considered a necessity among the educators and business men of the state. Graduates are in demand and are well paid. Solicitors have so far left us unmolested and the standard for the schools has been higher than the average. We feel that we have no apology to offer to our Eastern co-workers for the position business education occupies in Montana, yet we believe great results will be hers in the next few years.

## Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

### TURKEY.

The Great Turk and His Lost Provinces. National Geographic Magazine, February, 1903.

### AFRICA.

The Abyssinian Question and its History. Nineteenth Century, January, 1903.

Johannesburg. National Review, January, 1903.

### JAPAN.

Everyday Life in Japan. Overland, January, 1903.

### SUGAR.

The Brussels Sugar Convention. Contemporary Review, January, 1903.

### GERMANY.

The Germans in the United States. Westminster Review, January, 1903.

Germany Today. The World Today, February, 1903.

(Continued on Page 14.)

**PICTORIAL POINTERS**—This is an excellent picture of The Templeton, home of the Salt Lake Business College, Salt Lake City, Utah. The famous Mormon Temple, with its handsome grounds, is just across the street from this beautiful, modern office building.





## Department of Commercial Law.

Conducted by J. E. Barber, Bryant-Stratton Business College, Providence, R. I.

### CONTRACTS.

A few plain principles underlie the Law of Contracts. First make a thorough study of each principle as you come to it, turning it over in your mind and examining it on all sides until you are as familiar with it as with the alphabet.

*You can do the most valuable work in time which is generally wasted.* When reading or listening to instruction, jot down statements which strike you as important, on a card or in a pocket memorandum book, where you can look them over occasionally while walking or riding. Make it a point to refer to such notes only after trying to recall them without the aid of the memoranda. Use the notes to test the correctness of your ideas rather than as a substitute for solid thought and reflection. It is not necessary to have the book before you in order to study. Too much book is as bad as not enough. It tends to make you entirely dependent upon the text, in which case you will become a *memorus wordwell* with few, if any, ideas of your own.

*Everything depends on thinking and reasoning—assimilating what the mind has taken in.* Good reading or good instruction, well received, drives the nail; thinking it over carefully afterward clinches it. Whatever is worth reading at all, is doubly worth think-

ing about to fasten it firmly in the mind. Many people go about thinking of nothing, or, what is worse, thinking nonsense. It is small wonder they complain of inability to remember what they read. They take something into the mental receptacle then straightway turn the dish upside down and grumble because they do not retain more. It is surprising that they retain as much as they do. Show me a person who goes about with an empty head, and I will show you a failure.

Dr. Holmes said: "Knowledge and timber should not be much used until they are seasoned." Beware of attempting to apply a rule of law before you have seasoned your knowledge by taking thought.

### THE PARTIES TO A CONTRACT

At least two competent parties are necessary to a binding agreement. *A person cannot make a contract with himself or with himself and others.*

Question: A, B and C execute a bond in favor of A. Is the bond enforceable?

### COMPETENCY

A person of age and rational (in his right mind) is competent to bind himself by a contract.

### INCOMPETENCY

Those who are under the age required by statute law (twenty-one years in most states) or are not of sound mind, are said to be incompetent. These are not bound by their contracts generally. Why not?

### CONDITIONS OF INCOMPETENCY

Minority,  
Insanity,  
Idiocy,  
Intoxication,

Duress,  
Undue Influence,  
Alien Belligerency.

**MINORITY**—"The law assists minors." The minor is not supposed to have the reason and judgment which comes with age and experience. If he were to be bound by his contracts generally, he might be led into making deals injurious not only to himself but to the general public. For it is for the good of all that each should make proper use of his wealth so that he may not become a burden to society. The minor is, therefore, allowed to avoid his contracts in most cases. This means that if X, a minor, enters into an agreement with Y, a competent person, X may avoid the contract if he will, or he may elect to perform his part and hold Y to the contract. This gives the minor great advantage.

As a general thing, one who is allowed for any reason to avoid his contract must return what he has obtained under the agreement. For example, if B, an adult, has purchased from C a quantity of lumber and C has deceived him as to the quality, B may avoid the contract but he *must* return the lumber. If a minor wishes to avoid his contract, for goods already delivered, he must return the goods if he still has them, but if he has wasted them or disposed of them, he may still avoid the contract. Why is this?

**CONTRACTS FOR NECESSARIES**—May a minor ever bind himself by a contract? He may for the purchase of "necessaries." Why? Because "the law assists minors." How does this assist the minor? Give this a little careful thought.

What are "necessaries?" The word "necessaries" as here used, is a technical law term and must not be limited in meaning to just the bare necessities of existence. It always includes these and it may cover many other things. In determining what are "necessaries" in any given case, the age, physical condition, social standing, and wealth of the minor, must all be taken into account. What is necessary for one might be wholly unnecessary for another. Medical attendance is not necessary for one who is in excellent health, and even food is not necessary to him who is already amply supplied. It would make no difference that the dealer did not know this. Why?

*A minor living with his parents* would not be bound by his contract for "necessaries," even though he were not properly provided for at home. *Think out the reason for this rule.*

*The minor is never bound to pay more than the reasonable value of the goods received, even though they are "necessaries."* Of course he is never bound to pay more than the price agreed upon.

**PICTORIAL POINTERS**—The office of Principal Joseph Nelson, of the Salt Lake Business College. It will be noticed that the enterprising commercial school manager of the far West enjoys, quite as much as his Eastern brother, surroundings that are beautiful and comfortable, if not positively elegant.





*Money is not a "necessary,"* even though it is lent to the minor to enable him to buy "necessaries." But one who had lent money to a minor under such conditions would probably be able to hold the minor for the reasonable value of the goods purchased, but not necessarily for the purchase price. Again, if the minor purchased something not "necessary," or squandered the money, the lender would have no redress. Why not?

*Repairs to the property of the minor not "necessaries."* It may be necessary to repair a building belonging to a minor in order to keep it from decay, yet repairs to property would not come under the head of "necessaries." The law is plain that "necessaries" must concern the person of the infant" or minor, or his family if he is married, and not his property. From all that we have seen we may safely conclude that "Whoever deals with a minor does so at great risk."

The party claiming incompetency must prove that he was incompetent when he entered into the agreement.

**RATIFICATION**—On becoming of age, the minor may ratify a contract previously made; that is, he may make it binding upon himself. By the law of some states, this must be done in writing, while in others an oral statement would be sufficient. The minor might, in the absence of a statute to the contrary, bind himself (ratify a previous contract) by conduct. This he might do by continuing to keep an article received under such an agreement, for an unreasonable length of time after attaining his majority.

**INSANITY**—The lunatic is not bound by his contracts generally, because he is not capable of reasoning logically so as to determine the consequences of his acts. He may be "cunning" but he is not "rational" and therefore cannot give intelligent "consent" to a contract. "An infant does not differ much from a lunatic." This means that the minor and the lunatic are treated much the same in regard to their contracts. The lunatic is bound as by contract for "necessaries" furnished. In such cases "consent" is implied for the benefit of the lunatic, in order that he may be properly cared for.

**IDIOT**—The idiot cannot make a contract because he has no mind and of course cannot "consent" to anything. His estate is answerable for "necessaries" furnished him, for the same reason as in the case of the lunatic.

**INTOXICATION**—A person so thoroughly intoxicated as to take away his power of reasoning, may avoid contracts generally, if made while he is still in that condition. But such person must, on recovering his reason, hasten to return what he

obtained under the agreement, and he must notify the other party of his intention to avoid the contract; otherwise he will be bound. Partial or slight intoxication is not sufficient grounds on which to avoid a contract. Even complete intoxication is no defense against a crime.

**DURESS**—A person who is forced, through fear of injury or imprisonment, to make some agreement against his will, or who makes such an agreement in order to effect his release from imprisonment, may avoid his agreement if he can show that he had reasonable grounds for fear or that the imprisonment was not according to law. If he is only paying a just penalty for some offence, he is not said to be under duress. If under duress of fear, he must have reasonable cause for fear. In determining whether or not there was cause for fear, the age, intelligence, and physical condition of the person should be taken into account. What would fill the mind of a weak person with terror might not, in the least, affect a stronger mind.

**UNDUE INFLUENCE**—A person who is influenced to make an agreement against his will is said to be under undue influence and may avoid his contract so made. This does not mean that every person who is induced by the arguments of another to enter into contract may avoid his contract where he has not been deceived. Very often one member of a family has such control over the others that they practically have no will of their own in dealing with him. Sometimes a person whose mind is naturally weak, or has been weakened by age, is easily led into making contracts against his own interest.

In such cases, they cannot give the "consent" which is necessary to a valid contract.

**ALIEN BELLIGERENCY**—An alien is a citizen of another country. In times of peace he is generally allowed to sue and be sued in our courts, and his contracts are binding upon him. In times of war he is an "alien belligerent" and cannot make a contract with a citizen of our country which will be liable in any way to interfere with the war. Any contract which would necessitate communicating across the line of hostilities would be dangerous, as the secrets of our fortifications or our plan of action might thereby fall into the hands of the enemy. If such contracts were begun before war was declared, they would stand as they were until a peace was concluded, when they would revive.

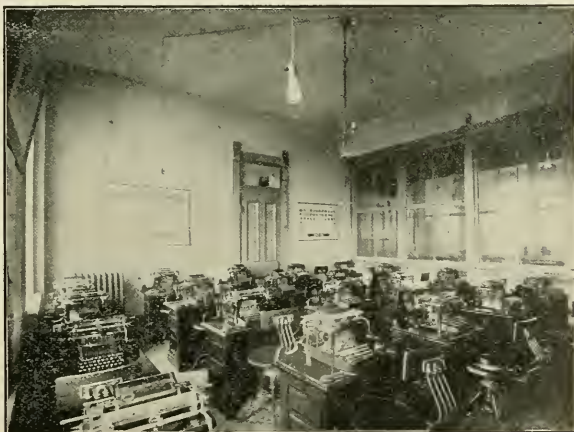
Following are some questions, the answers to which may be worked out by applying the principles and rules given above. You should think them out for yourself and write down your answer, then compare your conclusions with the answers which will be given in the next issue.

#### EXERCISES

1. A minor hires a coachman for three months and at the end of one month discharges him. Suppose that, for one in his circumstances, the services of a coachman are necessary; that the salary agreed upon is more than such services are reasonably worth, and that the minor refuses to pay anything. What are the rights of the coachman?

2. A minor, living with his parents, bought clothing on credit. At the trial it was proved that the minor was not provided with clothing suit-

**PICTORIAL POINTERS**—Typewriting Room of the Salt Lake Business College. The glass partitions, the up-to-date equipment, and the evidences of an effort to teach the all-finger method of typewriting are worthy of attention.





able to one of his age and social position. Should the minor be bound by his contract?

3. A minor purchased an article not "necessary," on credit. He sold the article and wasted the money. Could he then avoid paying for it?

4. Brown wishes to avoid his contract with Smith on the ground of minority. Must Smith prove that Brown was of age when he entered into the contract, or must Brown prove that he was not of age at that time?

5. A minor makes an agreement to work as an apprentice (to learn a trade) for three years, at a stated salary, which is reasonable in amount. Is the minor bound by his agreement?

6. A minor buys a carriage and span of horses. On attaining his majority, he continues to use the outfit for a year. Can he then avoid the contract on the ground of minority? Why?

7. A, while thoroughly intoxicated, buys a carriage. On becoming sober he continues to use the carriage for a week. He then wishes to return the carriage and avoid the purchase. Can he do so?

8. B, while suffering from delirium tremens, is cared for by C. As soon as B recovers, he seeks to avoid paying C. for his services. Decide the case.

9. X, while slightly under the influence of liquor, makes a contract. On thinking it over he wishes to avoid the contract on the ground of intoxication. Can he do so?

10. A has made a contract with B, which he now wishes to avoid on the ground of duress. A claims that he stood in no fear of B but that he consented to the agreement as being the quickest way of getting rid of him. Is the contract binding?

11. B has committed a wrong against me for which I could have him imprisoned. I settle the matter by taking his note for a certain amount. Can B avoid paying the note on the ground of duress?

12. An aged father is induced to deed his property to one of his four sons for one-third its value. Would you consider the deed valid?

13. B, an aged lady, sells her property for half price to one who, for many years, has been her attorney. Is this a valid sale?

14. Suppose X, a resident citizen of France, had a valid claim against B, of New York, but before it was settled war broke out with France. What would become of the claims?

15. Could a married woman make a contract in her own name, under the common law? How is it under statute law?

16. X, who is insane, makes a reasonable contract with Y. X appears perfectly rational, and Y, having no knowledge that he is insane,

performs his part of the contract. Is X bound?

17. A has been adjudged insane by the court. B does not know this, and, acting in good faith, makes a contract with A. Is A bound?

18. C is insane on the question of social equality, but perfectly sane otherwise. Would he be bound by a contract to purchase property?

19. D is subject to fits of insanity although he has never been adjudged insane. He makes a contract with E during a sane interval. Is the contract binding?

20. X has been adjudged insane and a guardian is appointed. He is now in his right mind again, but the guardian has not been removed. Can he make a binding contract?

## Commercial Geography

(Continued from Page 11.)

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### THE PHILIPPINES.

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An Example of Exact and Delicate Workmanship. World's Work, February, 1903.

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The North's Most Southernmost City—Evansville. National Magazine, February, 1903.

The Coming Struggle Between Slav and Teuton. Contemporary Review, January, 1903.

## Success In Life.

Senator J. P. Dolliver.

[Synopsis of an address recently delivered before the students of the Capital City Commercial College, Des Moines, Iowa.]

### THREE THEORIES OF SUCCESS.

There are two or three theories about getting through this world; one of them was propounded not very long ago by Mr. Schwab, the superintendent of the United States Steel Corporation. He was feeling very comfortable in the possession of an income variously estimated from \$100,000 to \$1,000,000 as the salary of the general manager of that corporation, and in one of his minutes of enthusiasm, he laid down a proposition that a person, in order to get through this world in first-class shape, needs no education of a book character at all, and to prove it, he pointed to himself as having graduated from the primary class into the rolling mills of Pittsburg.

There is another theory that if a man desires to get a good grip on this world, he must have a business education and nothing else. That he must be familiar with the intricacies of commercial intercourse and correct financial management, whether or not he knows anything of science, literature, or the arts.

There is a third theory that a man amounts to nothing unless he has a university training,—has had his mind stored with the riches of the world of knowledge and learning; and that school looks with some degree of contempt upon those of us who are in a humble way making preparation for plain, every-day careers in this life. There is a measure of truth in all of these theories. It is true that a man may get through the world without any book learning at all, as did Mr. Schwab, and as Abraham Lincoln did, in a larger field of the world's highest labor. A man may make a success who has a plain business education. There are not wanting, examples of those who have found a university education sufficient to warrant all the sacrifices needed in getting it. The truth is, ample preparation is needed for the work we have to do in the world, no matter what that work may be. In some cases it would seem that a fair and square contact with the work he is doing constitutes in itself, an education for that man.

### DEFINITE KNOWLEDGE THE ONE THING NEEDFUL.

It is also true that a man may get a good education by simply preparing himself for business and taking his chances in the rough and tumble of life, and it is also true that every man,

whether he is a workman or a business man, or a learned university professor, can get an invaluable advantage if he can find the time, leisure, and the opportunity to devote himself to the higher range of culture. What is needed is preparation for the thing which a man has to do.

I had the advantage in my early youth of a college curriculum, and I must say in looking back at it, that while I think it did me a great deal of good, it left me absolutely helpless in the world in which I was living. I found it impossible to take a step in any direction. Living in West Virginia, I was compelled to betake myself to a neighboring brickyard in order to earn money enough to get out of the state. I am bound to say also that the usual university curriculum is a very inadequate preparation for work in this world. I found it practically impossible to pass an examination to teach school in a rural district in Illinois. I found that there were a good many things you had to know definitely in order to pass an examination. I recollect that while at the university, I committed to memory the Universal History of the World,—actually memorized it from day to day. I found after I got out into the cold world that it did not make any difference how much or how little history I knew. The thing that this age needs, I have found, is definite knowledge about some thing,—and that is one reason I have taken a great interest in this wonderful commercial school which has been built up in the past twenty years, and which has sent out in that twenty years, hundreds, and I may say thousands, of young men and young women to take honorable positions in the state and the nation.

## MAKE THOROUGH PREPARATION FOR DEFINITE WORK.

If a man is desirous of entering the business world, there are certain definite things that must be known. A man who can not add and subtract can not get a position in the business world. Although a man may begin at the very bottom to acquire these things for himself, an institution like this, in giving a man a definite preparation to do some definite thing in this world, does him an infinite service. The world is more anxious than ever before for people who can do the thing they undertake to do. If a man undertakes to be a book-keeper he has an immense advantage over every one else if he understands that business. And the reason, in my judgment, that so many of the boys fail in the labor of life, is, not on account of a lack of ability, nor want of brains, but because when it comes right down to the doing of some thing, they are wanting. They can not do it well. There are a great many people who can do the same

thing better than they can. In the higher range of thought, there is absolutely room for everybody's attainments. The number of people in this world, that can do things accurately and well is far below the demand and always has been.

## TODAY DOLLARS STAND FOR LITTLE; MEN FOR MUCH.

I believe there are greater opportunities in the business world today than there ever were before in the history of our country. A great many people are discouraged; they say an individual man now amounts to nothing, that everything is in the corporation. I myself have lived to see a wonderful growth of corporations in the United States and I have studied with some degree of anxiety and interest into the effect of modern conditions upon the prospects of young men and young women in the race of life, and I have made up my mind that the great corporations, instead of hindering the success of men are going to make a demand for a higher business training than was ever before needed, and the young men and young women who are able to respond to this demand are going to make a success. There never was a day when a dollar, taken by itself, stood for so little, and when a man, taken by himself, stood for so much, as at the present time. A great many men count financial success as the only success there is in this world. Many men feel that the prospect of getting rich is the first object in life; to other men, honor and distinction are the things to seek for. If I ever did see the time when I thought

wealth was the measure of a man's success, I have dropped that philosophy,—if I ever did see the time when I felt that distinction and honor were the objects in life, I have dropped all that. I cling to the homely philosophy, old, but never truer than it is today, that the real measure of a man's success in this world is the fidelity with which he approaches the every-day duties which lie all around him in the every-day road of life.

## The New England High School Commercial Teachers' Association.

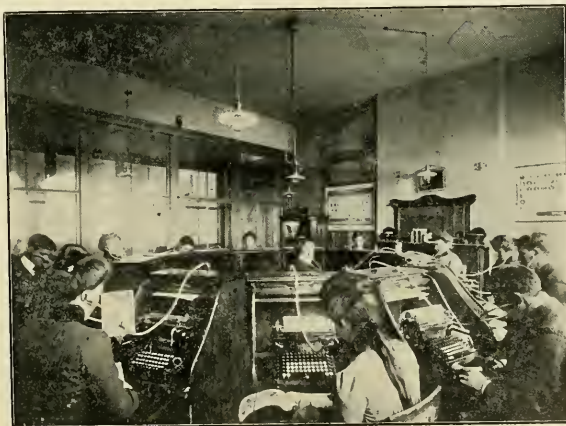
At the November (1902) meeting of the Essex County (Mass.) Teachers' Institute, the question of organizing an association of high school commercial teachers was discussed, and a Committee on Organization was appointed, with instructions to call a meeting of high school commercial teachers during the winter, to consider the feasibility of completing such an organization. The Chairman of the Organization Committee, H. G. Greene, of Melrose, Mass., called this meeting for March 7th, in the Engineering Building of the Massachusetts Institute of Technology.

About sixty teachers from the various sections of New England gathered at the beautiful new Colonial Theatre in Boston, at 11 o'clock, March 7th, to listen to a lecture by Dr. E. J. James, president of Northwestern University, on "The Problem of Commercial Education." A part of this excellent address appears in this number.

At 2:30 o'clock, in the absence of Chairman Greene, who was kept away by sickness, E. W. Engler, of Lynn, a member of the Committee, called the meeting to order. He

(Continued on Page 30.)

**PICTORIAL POINTERS**—Here is an illustration of a unique method of using the phonograph, both for shorthand dictation and for speed practice on the typewriter. Mr. Nelson calls this his Speed Room. We know by having seen it that it is, like all the other rooms of this progressive school, a very attractive room. The utility of glass partitions as here used will appeal at once to practical school people.





## The Problem of Commercial Education

DR. EDMUND J. JAMES, PRESIDENT OF NORTH-WESTERN UNIVERSITY

[This is the latter part of a lecture delivered March 7, before the 20th Century Club, Boston. The introduction was a scholarly review of the elements, purpose and place of education in human society, and it led up to a consideration of special, technical education, thus to commercial education, at which point we take up the address, which was delivered before a very large audience of cultured people.—THE EDITOR.]

You are ready now, I believe, to take another great step in advance and to wrestle with the problem of providing a special training for that large proportion of our young people who expect to go into mercantile, commercial, or business life.

### A TRIBUTE TO THE AMERICAN BUSINESS SCHOOL

Thus far, with few exceptions, the only special provision for such training has been made by the so-called business or commercial colleges, which are such a striking characteristic of our American educational system. Proprietary institutions, nearly all of them: having a purely practical—one might almost say national aim—I do not wish to say a word against them. I believe they have done, and are doing, a most valuable service, both to the young people who attend them, and to the business classes whose interest they subserve. I have no sympathy with the current slurs upon their function or their character. Such belittling criticism as is usually meted out to them, springs, as it has always seemed to me, from ignorance of the work of these schools and the practical needs of our American life. Lincoln has well said, "You can fool some of the people all of the time, and all of the people some of the time; but not even the shrewdest of knaves can fool all of the people all of the time." The fact that year after year young people can be found by the hundreds and thousands who have to earn their own money, who will pay high rates of tuition for the teaching of these schools, and that they will advise their friends to do the same thing, and will send their own children to the same kind of schools, is, to my mind, a proof of the valuable service they are rendering to society, which the unanimous testimony of all the college presidents in the country to the contrary would not weaken in the least.

They are, however, of a purely elementary character, far from being as efficient for the purpose as they should be, even in the best specimens, and in the worst, they almost justify the severest things said about them.

### COMMERCIAL EDUCATION IN THE PUBLIC SCHOOLS

Now even this work I believe our public school system should take up

and our endowed academies and institutes should cultivate and foster, because I believe they could do it better amid better surroundings than the average commercial college can do it. They could turn out better stenographers, typewriters, and bank clerks of a higher type, because the spirit of the school would be more liberal and educative.

The easy objection to this is, that this would be paying for trade and professional education. Of course it is. But by what system of reasoning can you justify the support of high schools to prepare the children of the well-to-do for college and the professional school, as is done now in every state of the Union; or the support, at public expense, of universities where the children of the well-to-do can get the training for the practice of medicine, or law, or engineering, or farming, as is done in nearly forty states of the Union, and yet deny all opportunities to the children of the less fortunately situated to get a training which would prepare them to be more efficient members of society in their field of work?

The properly organized, well equipped commercial high school, such as exists in France, Germany, Austria, and most other European countries, will serve this purpose; and I believe that every large city in this country should have such an institution, and the largest cities several schools which would insist thoroughly on the disciplinary and liberal quality in their curriculum, while at the same time they would offer the opportunity to get that practical knowledge and skill which would facilitate the obtaining of employment. If the curriculum is properly constituted and properly taught, the young people will get a valuable mental discipline and culture, though it may not carry with it a knowledge of the philology or history of the wonderful peoples of antiquity.

### ADVANCED SCHOOLS MUST TRAIN LEADERS

But in our schools of national education, we should not stop with providing facilities for commercial training for employment, in our secondary schools. We must propose to train leaders in commerce and business, not merely clerks and bookkeepers. We must insist that the

Universities shall turn their attention to training men for the careers of railroading, banking, insurance, merchandising, as they now do for law, medicine, and engineering.

The common answer to this by institutions that are unwilling to adopt innovations or that have no money to establish new departments is, that the best training for business is a general college education, which will increase a boy's power, set him intellectually and morally free; and then let him go into the practical work. It has not been so very long since we heard that doctrine preached in regard to the training of the clergyman, lawyer, physician, dentist, engineer, farmer, teacher. It is the same old objection that has always been made to any kind of special, professional or technical education. Surely we need such education badly enough if it be found practicable to create a curriculum.

### THE CALL FOR WELL TRAINED LEADERS IN FINANCE

Look at the state of the business world today, even in the most successful and commercial country. Look at the banking system of the country! In a chronic state of fear bordering on panic because of the absurd system of government finance, and yet no bankers or statesmen seem to have been found thus far who can devise a scheme which will be practicable and acceptable at the same time. I do not suppose that a lot of college professors constituting the faculty of a school of commerce could devise such a scheme. I know them, alas! too well to dream such a thing—but I do believe, that if such schools turned out young men with a sound training in the principles underlying this great department of business, some of them would become wise enough in the great scheme of life to solve this and similar problems, as their brothers from the technical schools build our bridges and our sky-scrapers.

### INCAPACITY IN HANDLING TRANSPORTATION PROBLEMS

Look at the condition of our railway system of today. Who will say it approximates perfection from any point of view? What a breakdown in our whole transportation system have we seen this winter. Who does not believe that if our railroad men were better educated we should have a better managed railway system?

Why, it has grown clear beyond their ability to grasp. They cannot even control a freight car. Cars leave the city of Pittsburgh today for Chicago, much as the old-time sailing vessels left New York for London. They are launched upon a trip whose duration no one can foretell; not even the system of wireless telegraphy enables any shipper or railroad official to trace their course. After





the lapse of many days they may arrive at Chicago, only to be lost in the mazes of a freight-yard whose intricacies the combined wisdom of the freight agents of Chicago can scarcely trace.

What does all this consolidation of railroads mean, except that three-fourths of the men in charge of railways do not understand their business, and have managed it so poorly that bankruptcy finally stared them in the face, in spite of such an abundance of traffic that they could scarcely move their trains?

## A GLANCE AT BIG MEN

Take the whole system of trust which is exciting such universal attention. Many are the contributing causes leading to this wondrous development. But no one can doubt, who studies the question, that one of the prime causes is the inefficiency, cowardice, and ignorance of the average business man. Mr. Morgan, Mr. Rockefeller, Mr. Havemeyer, Mr. Hill, etc., are all able men, large men, but they are chiefly so because the average man engaged in business is so small a man. He is timid, distrustful, resourceless, helpless in the face of a sudden crisis, ignorant, uneducated, untrained even in his own business. The people perish from lack of knowledge now, as they did 3,000 years ago in the time of the Hebrew prophet.

Who can doubt that our business classes need education and training, not in the classics—though I have no objection to that of course; quite to the contrary, in fact—but in the principles underlying their own practice.

## THE MUTUAL REACTION OF SOCIAL INSTITUTIONS AND EDUCATION

The remarkable development of our society in its economic, social, and political aspects has caused a corresponding development in our educational system, and at the same time has determined the form and substance of this education. Our schools have of course had a great influence in our economic advance, but the latter has a detrimental influence on the former.

It may well be questioned whether it is a great medical profession which has created the great medical schools or the great medical schools which have created a great medical profession. They have of course reacted on each other, and the truth is, perhaps, that they have each been created by circumstances and powers outside of both.

An advancing and educated society demands, by the very law of its own development, an educated and trained body of men in all departments of its life. This body of men it will have. If life itself produces them without the instruction of the schools, well and good; we may

safely leave it to life. If life fails to do this and the schools have anything to offer, we may be sure that their services will be in demand.

## THE GROWING INFLUENCE OF BUSINESS ON EDUCATIONAL METHODS AND POLICIES

I believe that we have reached a time in this country when all conditions are favorable to large development of special training in our schools for the future business man.

In the first place, the country demands, now as never before,—and the demand will become more and more imperative—that its business men shall be educated gentlemen as well as good business men, and experience shows that the rank and file of a profession or calling will get a high degree of education and culture only in connection with professional or special training.

In the second place, the business men themselves are beginning to demand of their sons, who will succeed them in business, a higher standard of education than they accepted for themselves, and they are looking about for a center of study and a curriculum which will not wean their boys from business, but will stimulate their interest in business while it qualifies them for its problems.

In the third place, the youngster who feels within him the desire of going into business is now asking himself, as his predecessor never thought of doing, "Now, is there any school where I can prepare myself better for my future career?" and so he is looking about for just this opportunity.

In the fourth place, the progress of the economic and social sciences has finally begun to give us a body of doctrine and knowledge which furnishes us the requisite means of training the intellect by the study and application of principles at the same time that it supplies a mass of facts which, interpreted by its principles, may become the basis of practical training.

And, finally, the college instructors themselves are waking up to this need as never before, and they are all asking, "What can we do to supply it?"

## THE PRESENT OUTLOOK

President Wilson of Princeton, asked some time ago, "Why, you wouldn't have the colleges teach business men, would you?" Well, perhaps not the colleges; but certainly the universities and all institutions which aspire to be in that category.

Twenty years ago when I first took up this subject of higher commercial education, my voice was that of one crying in the wilderness. The University of Pennsylvania led the way, but it remained for nearly fifteen years without an ally. And then the

other universities began to wheel into line. California, Chicago, Wisconsin, Michigan, Ohio, Illinois followed within the space of five years. Columbia has announced its intention to follow as soon as it can get the money. It is only a question of a brief period, when all our leading universities will be committed to the policy. I should be glad to speak positively for Northwestern. I should have done so two years ago, but since becoming president of that institution I have often been reminded of a saying of Lincoln's. On one occasion a politician asked him to inaugurate a certain policy. Lincoln replied, "My friend, I do not see how I can do it." "Oh! Yes you can. Just say the word and it is done." "Ah! You do not understand the situation. I have no influence at all with this administration." As soon as I get an influence with the new administration, I expect to use it in this direction.

As the University of Pennsylvania and its Wharton School of Finance and Economy was the first to lay out a college curriculum for the future business man, it was fitting that the city of Philadelphia should have been the first city to incorporate in its high school system a distinct recognition of the value of this commercial training in secondary education. Other cities have established high schools of two- or three-year courses, called "commercial," but they were simply commercial colleges of the ordinary type, supported by public taxation. The Philadelphia school was the first experiment of the modern type.

New York has decided to follow on a large scale, and it will only be a short time when other cities will do likewise.

In closing, I wish to repeat what I said above; viz., that the most cogent ground for my belief in the steady, irresistible development of this movement is to be found in the character of our civilization. This is a commercial country. Our great leaders for a generation to come will be our business men. But our country is becoming civilized and educated. We shall wish that our leaders shall be educated and trained men. The rank and file of our great body of men never become educated and trained except in connection with a training which leads directly to their calling. Hence, great commercial schools will be developed. As these schools must base their training, if it is to be high training at all, on the sciences underlying the art, they will be most easily and efficiently developed in intimate relation with the other schools, which train for the higher sort of leadership; and those schools make up the university. Hence, the home of the highest sort of commercial training, like that of the highest sort of any kind of training, will be the university. We may accelerate the movement somewhat, if we work for it; we may retard it a little, if we oppose it; but, in either case, its progress is sure; its ultimate victory, inevitable.

## A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.



Mr. Harvey Gridley Eastman was born on his father's farm in Waterville, New York, Oct. 16, 1834, and died in Denver, Col., Dec. 13, 1878. Beyond a common school training, his education was completed at the Albany Normal School, after which he was for a time engaged in the nursery business. In 1854 he attended the Business College of his uncle, Geo. Eastman, at Rochester, and was engaged in that institution, where he gained his knowledge of teaching business by the use of samples of cloth, grain and cards representing merchandise. Mr. Eastman after a time withdrew and traveled for a time in Western New York, as writing master and card writer. In 1855 he went to Oswego and opened his first business school, which he sold. He went to St. Louis and opened a business college in 1858. This was in slavery times, three years before the war of the rebellion, a time when northern anti and pro slavery discussions were at their height, and as Mr. Eastman announced a lecture course with noted northern abolition speakers, Joshua Giddings, Wendell Phillips, Horace Greeley, and others, and as St. Louis was then a pro slavery city, the announcement of such speakers caused numerous citizens to advise him for his personal safety to leave the city as soon as possible. To do this quickly, caused a loss of his capital invested in St. Louis, as he turned his school over to Bryant and Stratton.

### WHY POUGHKEEPSIE?

After leaving St. Louis and coming to Western New York, Mr. E. began to look around for a place to establish another school, and, as he used to tell the story, he took the map of the United States and made a careful examination of it that he might determine what, in his judgment, would be the very best place to establish a business college. His ambition was to have the largest and

most popular school of the kind in the world, and in order to build up such an institution he realized the fact that at the same time it must be sufficiently distant from any great city to avoid the necessity of bringing the young men who patronized it within the evil influences of city life. He discovered that Poughkeepsie, which lay upon high, and naturally healthy ground on the east bank of the classic Hudson, midway between the metropolis of the nation, and the capital of the Empire State, was the ideal spot. In reading up the Revolutionary History, he found that great events clustered about this part of the Hudson River Valley. This, he saw, he could use to good advantage in preparing his college Literature, and thus making the place attractive.

### MAIL PUZZLED POSTMASTER

He became very enthusiastic over the matter and at once prepared an attractive bunch of circulars and used nearly every dollar he had in sending them out in great quantities all over the country, advertising his school in Poughkeepsie, a place which to this time he had never visited. A man by the name of Pelham was then postmaster at Poughkeepsie. In response to the multitude of circulars sent out through some postoffice in western New York, advertising the E. N. B. C. of Poughkeepsie, the mail began to pour into the Poughkeepsie postoffice addressed, of course, to Eastman Business College.

This was a puzzler to the postmaster, as he had never heard of the man or his school. Postmaster Pelham wrote the postmaster in New York, but got no light on the subject. Then he wrote the authorities at Washington with the same result, then he made a trip to Albany to consult with the postmaster there and no one knew any such party.

Finally, one day, a long, lean, lank looking individual with a broad-brimmed, light-colored hat, stuck his head into the general delivery window and cried in a sharp, shrill voice, "Is there any mail here for Eastman Business College?" The answer was, "Yes, are you the proprietor?" To which Eastman replied, "Yes." "Then you are the man we have been looking for; you have made us a lot of trouble; come inside and explain matters to us." Mr. E. promptly stepped inside and gave a satisfactory explanation. The next thing was to find a place for the school. He had but very little money left and was not looking for very elaborate or

expensive quarters. He soon found a room in what was known as the Pine Hall building.

### CREDIT THAT MEANT \$10,000

Josh Billings, (Henry G. Shaw) was then in the real estate business in Poughkeepsie, and Eastman rented his school room from him with the understanding that he must pay his rent promptly, every month in advance. Having complied with his request for the first month he was broke financially. The difficulty that now confronted him was how to procure the necessary furniture for his school room, and while he was pondering over this he called at Mallory's Furniture store and asked Mallory if he would trust him for a few cheap, plain topped tables. It had been noised around that a queer looking stranger was in town, and that he must be a sort of a crack-brained crank, and people had better look out for him. One time when Eastman was telling this story to the school, Mr. Mallory sat in the college office, within hearing, and said he would vouch for every word of that little story, and further that the little sale of cheap tables referred to, had resulted in more than ten thousand dollars worth of business with Mr. E.

### 1,000 STUDENTS A MONTH

Mr. Eastman landed in Poughkeepsie without money or credit. He was aided by one of the high country officials who took a fancy to his style and earnestness and saw he had youth, health, address and "go," and advanced him funds without security. The public soon after took stock in his enthusiasm, enterprise and public spirit. His first three students entered Nov. 3, 1859. His college occupied one small room and an office with Geo. F. Davis as teacher, janitor and stationer. His patronage at first was so small that only by pluck and close management by himself and wife were they able to continue the college the first two years. During the third year the college increased wonderfully, and from the years 1862 to 1867 Mr. Eastman's record as a business college promoter has never been equalled. Classes were graduated weekly and at one of these graduations sixty diplomas were granted. His bold advertising with circulars full of enthusiastic inspiration to young men, were scattered broadcast and through the mails by the million, and his large advertisements in the newspapers were startling. He would sometimes take a page in the New York Herald or Tribune, and often paid \$1,500 to \$3,000 for a single insertion. He was always ready and eager to do anything to make a noise in the world and attract to his business general attention. At the close of the war at the points where soldiers were discharged, he distributed many thousands of his circulars, and hundreds of soldiers, with their salaries and bounty money, went direct to his school. Mr. Eastman dressed fantastically to attract personal attention, with blue coat, brass buttons, red vest, and broadbrim hat. At one time a picture showed him dressed in his gorgeous attire, mounted on a



horse at the head of a parade of his students, with banners, transparencies and streamers in rich profusion, and he published the names of 1,682 students in this line then attending the college. The college then occupied six large buildings. There today exists evidence by scholarship stubs that the annual registration between '62 and '66 was from 2,000 to 4,000 students. Even Harvard College has never had an equal number of original matriculations. An old memorandum in Mr. Eastman's writing, now in the college, shows that in December, 1864, over 1,000 students were registered, and for the year, 4,800. Mr. Eastman considered a satisfied student his best advertisement, and many were satisfied with a short course and diploma.

## GRAND CELEBRATION

The morning that the first dispatches were sent north announcing the surrender of Lee to Grant, Mr. Eastman requested the boys to come out on parade that afternoon, and told them that each must have something to make a noise with, and they obeyed orders to the letter. Well, such a bedlam! gongs and fish horns and bells, large and small, were utilized. It was almost impossible to hear the band which headed the line. A. R. Eastman, Mr. Eastman's nephew, was dressed in a sunbonnet and hooped skirts, and rode a horse at the head of the procession, representing Jeff Davis in his escape from Richmond.

## FROM POUGHKEEPSIE TO ELGIN AND RETURN

In September, 1865, when Eastman's band started out, the organization consisted of about thirty men besides a reporter from the Poughkeepsie Daily Eagle. The principal object of the trip was to advertise the opening of a new Eastman school in Chicago, as well as to make the Poughkeepsie school better known to the world at large. Mr. Henry Coleman was made drum major of the band, and a more gorgeously equipped organization never traveled the country. The Eastman College Band stopped at the very best hotels, and gave a concert every week day and night, from the banks of the Hudson to Elgin, Ill., and back to Poughkeepsie, N. Y. This took a little over two months. In the organization was a young man by the name of Hendershot, (the lion of the occasion). This young man had quite a history as a drummer boy in the army. He ran away to get into the service, and was with Burnside's Corps when he crossed the Rappahannock. As his troops lay along the river they were very much annoyed by a rebel battery on the heights on the opposite side. General Burnside had asked for volunteers to cross the river and silence the battery, and young Hendershot was the first one to respond, but the general thought he was hardly a fair specimen and told him he had better go back to his quarters. What the general asked of the man was a desperate undertaking, and seemed to be certain death to those who might undertake the task. The boy asked permission to

follow the men to the river, which was granted, and after the men had entered the boats, young Hendershot stepped down and pushed one of them into the stream, and, instead of letting go, hung on to the end of the boat, and was dragged across the river. He was the first one up the hill, the battery was captured and a number of prisoners taken. The northern papers gave a very glowing account of the affair, especially the part taken by the boy. The New York Tribune Association, after the war was over, found young Hendershot and presented him with a silver shelled drum for his bravery and his spirit of patriotism manifested on that occasion.

## HENDERSHOT THE HOBSON OF '65

Although the war was now over, the patriotic fervor was still at a high mark. Mr. Eastman, realizing this, thought young Hendershot would be a taking card, and secured him for the trip through the West. His judgment seemed to be right in the matter, for at every concert, (which of course was thoroughly well advertised in advance) mothers, who had lost sons in the service, and wives who had lost young husbands, as well as sisters who had lost loving brothers, would invariably call for young Hendershot, (who, by the way, always gave the tenor drum solo at the concerts), tender hearted people would embrace him and weep over him, telling how he reminded them of the one they lost in the war. This young man had letters of commendation from Generals Burnside, Banks, Grant and President Lincoln, which, of course, were published and distributed throughout the trip. He is now the leader of an organization which gives entertainments throughout the country, and has his home in the West.

## FROM PIT TO DOME

When this great organization reached Chicago, it created a sensation. Eastman had secured Horace Greeley as the orator of the occasion. The oration, (which of course lauded Eastman to the skies) was given in the great Crosby Opera House, the largest public hall in any of the western cities at that time. He had General Sherman and staff in the boxes, Bungay, of New York, for his poet, and the Chicago Board of Aldermen in the orchestra chairs, and his great band to furnish the music. The Chicagoans were amazed, and said they never before had seen such a mighty audience under one roof in the "Windy City." The house was packed from pit to dome.

Mr. Eastman gained for his band the leading place of honor in the parade at Washington at Lincoln's second inauguration.

## FAMOUS FACULTY

The faculty of the school, about sixty teachers, were made up of men, from its earliest inception, who were capable in their special branches, many of them, in fact, were what might be called expert. G. F. Davis had no superior then as an all-round penman and teacher. Professor

Hutchings, a gentleman of superior scholarly ability, conducted the correspondence, assisted by Prof. A. J. Newby; Mr. E. J. Wilbur, a man of rare general ability attended to looking after the affairs of the internal working of the school. D. K. Allen, since secretary of the E. N. B. C. of Chicago, and later became quite a celebrated railroad man; also E. W. Mason, a man of wonderful memory, and versatile ability; Prof. Wear, a college graduate and thoroughly competent accountant; Richard E. Taylor, superintendent of boarding houses and general office work; E. P. Eastman, teacher of the Theory of Accounts, (this was H. G.'s only brother). He was a man whom to know was to love and respect, a more congenial, companionable gentleman was not to be found. He was President of the Eastman Chicago School, D. K. Allen was secretary, and E. W. Mason, principal. F. L. Bardeen was principal of penmanship department in the Chicago school, assisted by Fielding Schofield, all taken from the Poughkeepsie school. E. E. Messenger, assistant to A. R. E., (H. G.'s nephew), was an expert arithmetician. A. R. E. was very much such a man as E. P., a clear headed tactician and a royal good fellow. He, in the early '70's, took G. E. Detwiler from the Poughkeepsie school to Atlanta Ga., and opened an Eastman school there, but it was too early for northern men in the business educational line, and the enterprise was not a success. A. Merritt was another brilliant member of the faculty who gave the college the lightning method of figuring interest and averaging accounts. Mr. Eastman was a good judge of human nature and selected good and competent lieutenants to execute the work he wanted done. Mr. Eastman spent a fortune on what is known as Eastman place. He built a fine row of brick terraces, ten in number, all finished in fancy wood, not a brush of paint inside of them, never did things by halves, and never counted the expense when he started out upon a thing. His faith in his ability to win in whatever he undertook could not be shaken after he once got started. Eastman used to furnish quite a good course of lectures during the winter season, having such men as Wendell Phillips, Horace Greeley, Garret Smith, Dr. Burchard, Mark Wilbur, John B. Gough, Hulet of Philadelphia, Gen. Banks, etc., etc. But two societies were organized in the latter '60's among the students, and they took the lecture business off Mr. Eastman's hands. The initiation fees of the members created a fund sufficient to pay the lectures. This was quite a saving to Mr. Eastman and proved to be very popular, besides giving great prestige to the school.

## EASTMAN A REVIVALIST

Mr. Eastman was largely magnetic, and his frequent lectures, glowing with the possibilities before young men of will and push, he so fired them with self confidence in their powers and ambition to meet the world and win success, that most of

(Continued on Page 31.)



## Lessons in Business Writing.

BY

THE SADLER, BRYANT  
AND STRATTON



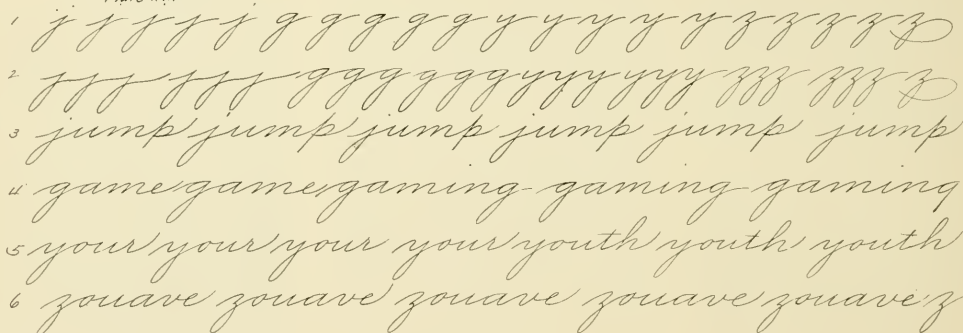
BUSINESS COLLEGE,  
BALTIMORE, MD.

### Plate 17.

The copies in plate seventeen are designed to give practice in making the lower loop letters. At least four writing periods should be spent on these copies. The work of each period should begin with a few minutes' drill on copy number two and the last half of copy number four in Plate 1, of the January issue. These two exercises prepare the arm for making these loops. Lower loops should be made entirely with the forearm movement. First take the single *j* and practice until it can be formed well with a free movement. Make a decided turn at the bottom and aim to have the crossing in the loop at the base line. Then practice joining three or more with an easy continuous movement. When this becomes fairly easy, and the easier the better, take the word *jump*, and try to equal the copy in number three.

Take up the *g*, *r*, and *z* in like manner, after which, practice the words in copies 4, 5, and 6 of this plate. Be careful to close up the little oval in the top of the *g*, which is just like the small *a* and figure 9 previously practiced. Watch the little double-turn stroke in the first part of the *r*. Most students find that difficult to get just right, especially when the *r* follows another letter. Many good writers like the abbreviated initial stroke in *r* when it is the first letter of a word, as you will see in lines 1 and 2. Begin the *z* exactly like the first stroke of *m*. Be careful to make it short and let the little angle or point rest on the blue line. These words: *Jump*, *game*, *gaming*, *your*, *youth*, and *zouave*, will give excellent practice on the little intricate joinings between the various letters contained in them. For instance, just examine carefully the joinings between the letters in the word *zouave*.

Plate XVII



### Plate 18.

Business capitals should be made with pure fore-arm movement. The best capitals to begin with are the round ones, those based on the circular exercises. Before *O*'s, *C*'s, *E*'s, *A*'s, and *D*'s can be made nicely, the student must practice on the oval until it can be made freely and accurately without the least hesitation or friction in the movement. Copy number 1 shows the kind of work to develop this ability. Next try to make well-formed ovals with a single sweep of the pen, as illustrated in number 2. Move along quickly, about like you would count 1-2-3-4-5-etc. The complete *O* should have a small loop in the top before turning to the right, although the plain form, as in number 2 is a good practical *O*. The *C* begins with a small loop pointing downward on the same slant as the letter, and should come down about half the height of the letters. Be sure to make the *C* circular.

Plate XVIII

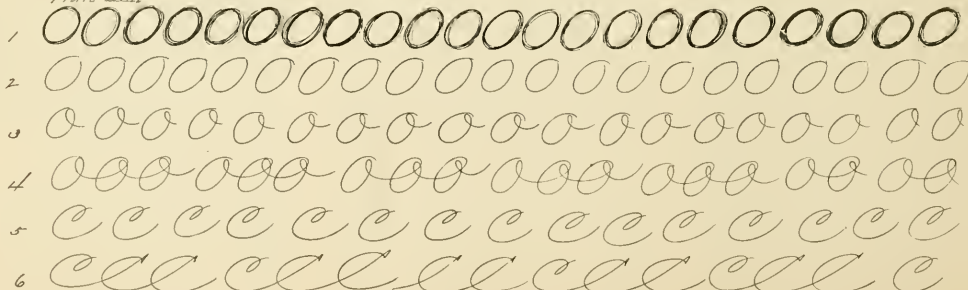


Plate XIX

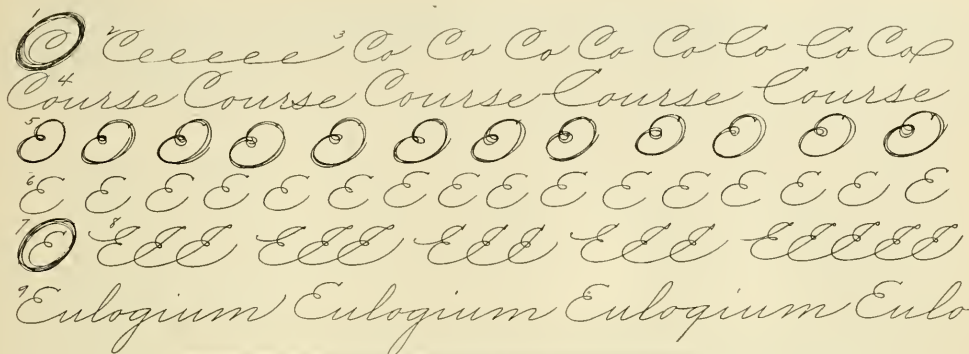


Plate 19.

Exercises 1 and 2 are excellent to develop the C. In learning to make this letter, the student is inclined to get a kind of whirlwind sweep around to the finishing point, and consequently he finds it difficult to control the hand so as to join to the first small letter following. Practicing making C's without lifting the pen until it is complete will tend to overcome this.

Students usually have difficulty in learning to round the left side of the E nicely. It is often flat. Liberal practice on copy number 5 will help to remedy this. It will be found rather difficult at first. But it is only an oval with a loop in the left side. Begin the E with a period made with a slight pressure of the pen and finish with two circular swings. Make the little loop about half its height. Carry the bottom of the E farther to the left than the top.

Plate XX

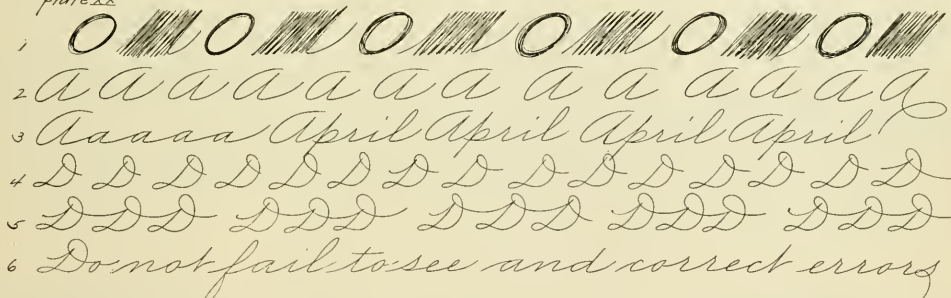
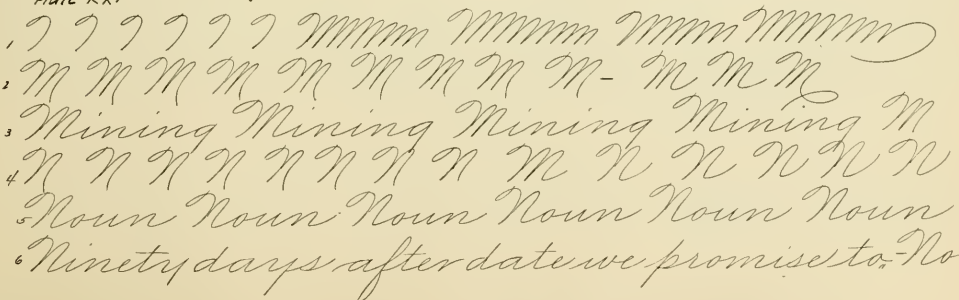


Plate 20.

The A is practically an enlarged form of the small a. It is a combination of the straight line and the oval. The exercises in copy number 1 will be found good to prepare the arm for making A's. Close it up rather close at the top. Many good writers close it entirely. The first exercise in copy number 3 may be practiced to advantage before using the A in a word.

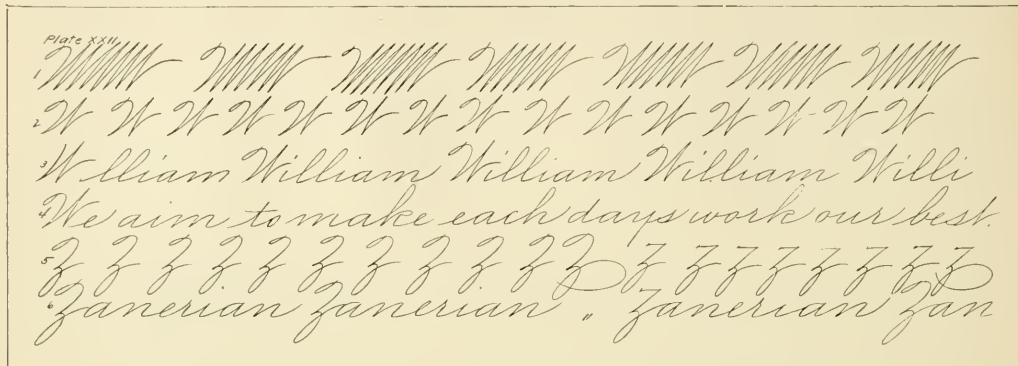
Begin D with a straight line, slanting slightly, form a flat loop on the blue line and finish just like the capital O. Copy number 5 will be found a delightful movement exercise. In writing the sentence—number 6, give special attention to the space between words.

Plate XXI



## Plate 21.

The first principle in copy number 1, of this plate, will be used as the initial stroke of several of the capitals to follow. Make a small loop—some prefer just a period, then a well-rounded turn at the top and make a full stop at the blue line before lifting the pen. This line should not curve much after the turn at the top is made. The exercise in the latter part of copy number 1, will be found good to develop the *M* and *N*. It is a good plan to make a slight pause when the pen comes to the line the first time, then without lifting the pen continue to repeat the up and down strokes with a fairly rapid movement. Aim to make a turn at the top every time, and to get the down strokes on a uniform slant. When this becomes easy, there will be little difficulty in making good strong *M*'s and *N*'s. After practicing the various capitals, be sure to practice faithfully on the words given in connection with them.



## Plate 22.

As will be seen, the *W* and *Z* begin with the same initial stroke as the *M* and *N*. Since the *W* is all angles at top and bottom, and should be made with a perfectly free movement of the hand forward and back, the exercise in copy number 1, will be found very good to develop the *W*. Bring the pen to a full stop at the blue line, then with a fairly quick movement repeat the forward and back movement eight or ten times. Make the point in the top of the *W* the full height of the letter and use judgment as to the distance between the points that rest on the blue line. Some make them too wide apart and others too close together.

Two styles of *Z* are given. As will be seen, the difference is in the upper part of the letter. The latter is certainly a practical one. It begins quite like the printed form of *Z*, and is also quite like a figure 7. Cultivate the habit of making small capitals. They are the easiest. One who can make neat, small capitals can usually make good large capitals, if they are necessary, but the reverse is not so true of the one who always practices large capitals.

# Lessons in Practical Business Writing

BY

*Nina Pearl Hudson.*

NEW BRITAIN, CONNECTICUT.

*Students practice criticised in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the 15th of each month.*

## Lesson One.

*"Come, my friends,  
'Tis not too late to seek a newer world."*—Tennyson.

The author is very desirous that this series of lessons may prove helpful to all who follow them, but cannot guarantee progress on the part of any one unless each lesson is practiced and practiced again, and that means writing and rewriting many times, criticising each stroke. Mr. Zaner says: "Be sure you see definitely, then practice systematically, persistently, intelligently." In other words, be sure you see right, then go ahead with all the courage, patience, and stick-to-it-iveness you can muster. Do not feel discouraged if success does not attend your first efforts. No one ever found success in the beginning of any work, but with directions given you will be able to make a start and practice will give facility.

### BY WAY OF ENCOURAGEMENT.

As an inducement for the home pupils following these lessons, to do faithful practice, the author will furnish a series of ten pen written lessons to the one making the most improvement. Those intending to pursue them, will kindly send with their name and address to Miss Nina P. Hudson, 401 Arch St., New Britain Conn., the following:

*This is a specimen of my penmanship before beginning your lessons.*

Then, write the capital and small alphabet.

### MATERIALS.

Be sure to have smooth paper, good quality, so that the pen will not catch in its surface. At the beginning, it is decidedly the best plan to have it ruled.

For ink: I know of no better than Arnold's Japan, though any non-corrosive black ink will do.

Pens should be rather coarse than fine for beginners. Zanerian Business Pen, Gillott's 601 E. F., 603 E. F., or 1065 are very good. For a finer pen, Zanerian Ideal or Gillott's 604 E. F.

Cork-grip penholders are preferable.

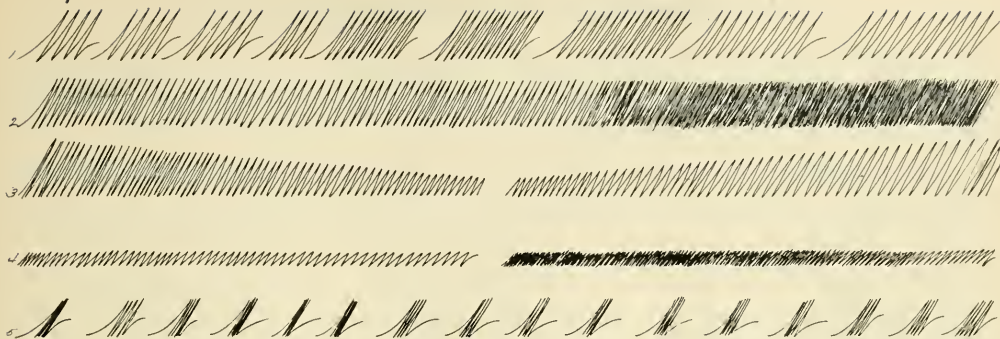
Blotters must always be used under the hands, rough side or the side without the advertising if they have such, next to the hand.

### POSITION.

*Body.* Sit squarely in front of the table, both feet flat on the floor. Bend from the hips and not from the shoulders. Those who are nearsighted will find they can improve their eyesight if they can cultivate the habit of not getting too close to their work. Throw



Plate 1



the weight upon the left arm so that the sight is perfectly free, which should rest upon the table nearly to the elbow, perhaps two inches from the elbow and diagonally to the body.

*Paper*, parallel to the forearm.

*Hands*: Let the left hand hold the paper just above the line of writing. Place penholder between thumb and first finger of the right hand, grasping it at the cork grip not too near the pen, allowing the cork to rest against the second finger, a little below the first joint. This should point as nearly over the right shoulder as possible, dropping a little below the third joint of first finger. Hand should rest easily on the third and fourth fingers. If your fingers are short, rest on the tips; otherwise, bend fingers at the first joint but not enough to turn the hand so far to the right that it slides on the side of fourth finger and hand.

*Wrist*. Keep wrist free from the table. Notice that we have a double rest in the muscles of the forearm and "little finger rest." This second helps to control the great speed which would otherwise lead to illegibility.

PLATE 1. With the *dry* pen, hand in correct position, push the arm in and out of the sleeve, moving on the muscle, keeping thumb, first and second fingers perfectly still. Do not notice what you are making so much as how. Continue this for several minutes till your muscles are entirely free and relaxed. Now, dip the pen and, with this same movement, practice No. 1, not dragging the work out slowly, but two strokes to every tick of the clock. Make it twice the size, then cut it down each time. 3. Given that you may think of form as well as movement. 4. Made with no finger movement.

Plate 2

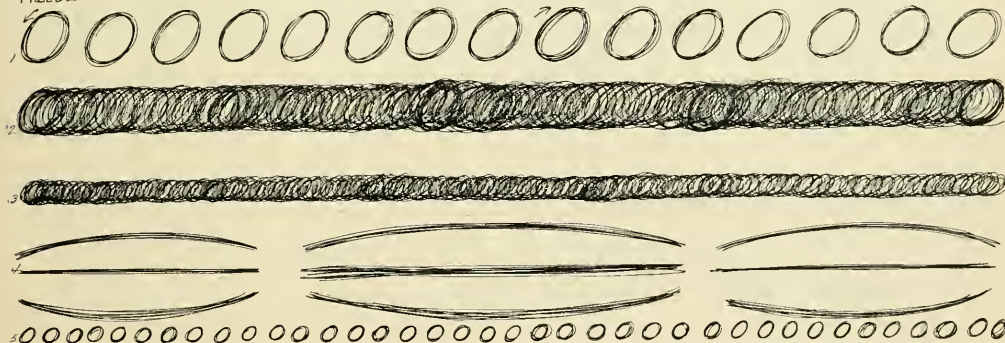


PLATE 2. 1. The retracing oval is made with a rolling rather than an in-and-out motion. Retrace five or ten times. 2. The running oval, a good exercise to aid one in moving with ease across the paper, still keeping the motion of 1. 4. Do not lift the pen but make a slight stop at the right, retrace to the left and stop. Repeat five times. 5. Learn to roll the muscle of the arm over a small compass without finger action in the hand.

Plate 3

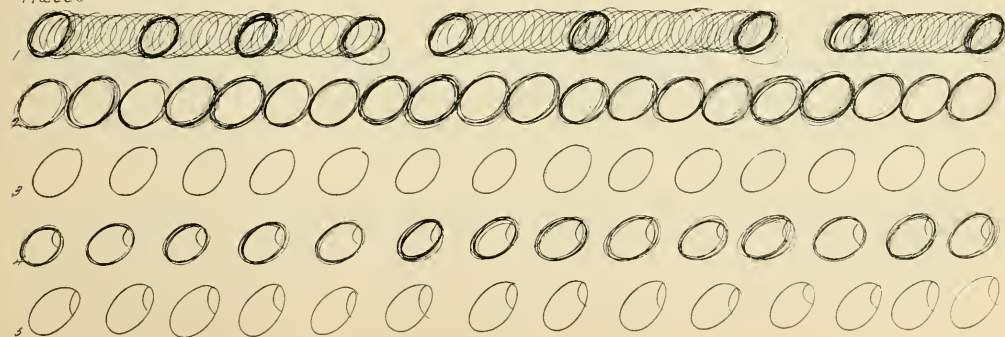
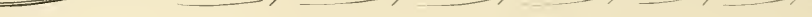
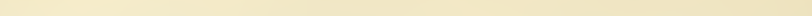
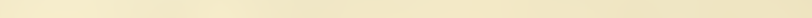


Plate 4

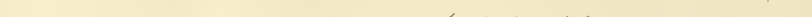
Plate 4

1 

2 

3 

4 

5 

**Supplementary Lessons in Business Writing, By H. O. Keesling,**

Lessons-46-47

*Mmmmm WWWWWWWW Munyon*  
*Maine is a great state for game.*  
*Nnnn WWWWWWWW Newton*  
*Nine, mean, men, mine in, a mine*

Lessons-48-49

O<sup>1</sup>o<sup>2</sup>o<sup>3</sup>Oakes  
O<sup>4</sup>ur best, our best, our very best O  
P<sup>5</sup>p<sup>6</sup>p<sup>7</sup>Parker  
P<sup>8</sup>aris is a stylish city in France.

\$42.<sup>50</sup>

San Francisco, Feb. 1, 1903.

First National Bank

Pay to the order of E. C. Mills

Forty-two & <sup>50</sup>/<sub>100</sub> Dollars

No. 1.

W. N. Cunningham.

MODEL BUSINESS FORMS BY E. C. MILLS, 195 GRAND AVENUE, ROCHESTER, N. Y.

I I I I I I I Ind.

James James James James James James  
J J J J J J J



Ornamental Capitals by H. B. Lehman, Cleveland, Ohio.



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M M M M M M M M





Entered at the Post Office at Columbus, Ohio, as Second Class Matter. September 1, 1902.

Edited and Published Monthly (Except July and August), by ZANER & BLOSER, 118 N. High Street, Columbus, Ohio.

VOL. VIII. NO. 8. WHOLE NO. 53  
COLUMBUS, OHIO, APRIL, 1903

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## The Best Advertising Medium of Its Class

THE **BUSINESS EDUCATOR** being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in book form. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

## The Spencerian Memorial.

It is characteristic of the human race to admire greatness in whatever sphere it may be found. While this admiration may be made manifest in many ways, some of the substantial ways we have of perpetuating the memory of those who confer great blessings on humanity are the erection of monuments, libraries, memorial arches, appropriate statues, and halls of fame. Statesmen, Poets, Artists, Sculptors, Musicians, Warriors, Heroes of various kinds have been paid tribute; but, so far as I know, nothing of this kind has ever been done in recognition of any penman. There is no reason why greatness in the field of penmanship should not receive like recognition. But if it does, it is natural that the move which is to bring it about should emanate from the friends of the penmanship profession.

There is one man at least, whose achievements with the pen have commanded the admiration of all lovers of beautiful penmanship throughout the civilized world. All penmen point to Platt R. Spencer, "Father Spencer," as he is generally known, whose home was near Geneva, Ohio, as that man. The history of him and his achievements would be superfluous, as they are both more or less familiar to even the school children of the present time.

About ten years ago a move was made toward erecting a Memorial Library in honor of Mr. Spencer at his old home, Geneva, Ohio, near where he taught penmanship in his Log Seminary. The sum of \$5,000 and about 3,000 volumes of books are now in charge of a Board of Trustees at the above place, where the ground on which the library is to be built has been donated. The drawings, calling for a \$30,000 structure, have also been made.

At the meeting of the Federation of Commercial Teachers, held at Milwaukee in December last, this matter was revived, and a committee was appointed to devise means to carry out this enterprise and report at the next meeting, to be held in Cincinnati next December.

I look upon this as a glorious opportunity and a privilege for every lover of true greatness in man, and every lover of beautiful penmanship, in public or private school, to have an interest in a beautiful Memorial Library to be erected to keep green the memory of the noble founder of Spencerian penmanship.

The first problem to be solved is how to arrange a plan whereby the public—the friends of this cause, can participate in raising this fund. The purpose of this article is to put the matter before the readers of this paper, and invite suggestions along this line.

I would be glad to hear from you either through this paper or personally.

C. C. LISTER,  
SADLER'S BUSINESS COLLEGE,  
Baltimore, Md.

COMMITTEE SPENCER MEMORIAL.  
C. M. Zaner, Columbus, O., Chairman.  
C. C. Lister, Baltimore, Md., Secretary.  
W. F. Giesseman, Des Moines, Ia.  
G. W. Brown, Jacksonville, Ill.  
H. M. Rowe, Baltimore, Md.  
W. H. Whigam, Chicago, Ill.  
W. L. Music, St. Louis, Mo.  
Charles R. Platt, Hoboken, N. J.

## Mr. Rohrbrough Explains.

OMAHA, NEBR., Feb. 13, 1903.  
THE **BUSINESS EDUCATOR**,  
Columbus, Ohio.

DEAR SIR: In the February number of the **BUSINESS EDUCATOR**, Mr. Gregg, in

making his report of the Private Commercial School Managers' Association, criticizes me because my books and records failed to reach Milwaukee in time for the first meeting of the Association. While this is true, I am not to be censured for it, because they were sent four days ahead of time, and, therefore, would have reached Milwaukee two days prior to the first meeting had they not been lost in transit. The rush of Christmas business has been given to me by the express company as the reason for this delay.

A letter of explanation was sent, and as far as I have been able to determine every member of the Association except Mr. Gregg had enough charity to attribute the unfortunate delay to the express company, and to the rush of business, rather than to any fault of mine.

Yours very respectfully,  
M. G. ROHRBROUGH,  
Sec. Private Com. School Managers' Assn. for 1902.

[The above explains itself. We have reason to believe that no injustice was intended by Mr. Gregg, as we know there was none intended by us. Mr. Gregg intended to convey as nearly as he could the spirit manifested at the meeting relative to the absence of the secretary and the books, and from what we could learn at the time, the feeling prevailed quite generally, and not alone on the part of Mr. Gregg, as Mr. Rohrbrough intimates. We regret the occurrence. We regret the publication of it. We regret Mr. Rohrbrough has felt more than our report justified. We gladly accept Mr. Rohrbrough's explanation and give it the prominence we gave the report.—EDITORS.]

## Wisconsin is "It," Coo.

FOND DU LAC, WIS., Feb. 20, 1903.  
ZANER & BLOSER,  
Columbus, Ohio.

DEAR SIR: The Wisconsin Business College Association is an incorporated organization, whose existence dates back to the 17th of this month. The Association is organized for the purpose of protecting the reputable schools in this state, to stimulate and maintain a high standard in education, to establish uniformity in requirements for graduation, and uniformity in tuition charges.

So far our membership to the Association is, The Fountain City Business College, Fond du Lac, Wis.; The Green Bay Business College, Green Bay, Wis.; The Watertown Business College, Watertown, Wis.; and six other institutions, whose applications are with us for consideration. No school is admitted to membership, whose course of study, requirements for graduation, rate of tuition and general business management, is not passed upon favorably by the examining committee of the Association.

The officers are: President, David E. Johnson, Fond du Lac, Wis.; Secretary, C. B. Potter, Green Bay, Wis.; Treasurer, E. F. Quintal, Green Bay, Wis.

Yours respectfully,  
D. E. JOHNSON, Pres.,  
The Fountain City Business College.

## Mr. Olson Speaks and Acts.

"I have been reading the last issue of THE **BUSINESS EDUCATOR** with much pleasure. I consider it one of the best magazines published on business education; it is certainly worth many times the subscription price. I enclose \$1.00 for which please put me on your regular subscription list."

J. C. OLSON,  
Pres. Parsons Bus. College,  
Parsons, Kans.



ELVENE AMELIA WINKLEMAN,

January third, 1903.

MR. & MRS. BENJAMIN M. WINKLEMAN,

30 Church Street, Hartford, Conn.

Miss Emma Tibbetts, the well-known commercial teacher in the Salem, (Mass.) High School, is seriously sick with pneumonia at this writing, March 3rd.

H. T. Loomis, the manager of the Practical Text Book Co., spent February in the South, and on the Gulf of Mexico, with his wife and two sons. The older son was taken sick at Cornell University, but his father removed him fortunately before he developed a case of the terrible typhoid that has been ravaging that city.

The changes effected by the sale of the Fall River School of Business established five years ago, by R. J. Shoemaker and C. S. Clark, are now completed. F. S. Stone came from the Spencerian Commercial School, Cleveland, Dec. 1, and W. S. Rogers, came from the Sandusky Business College, Feb. 1. Mr. Stone, formerly in charge of the shorthand work, in the Fall River School, took Mr. Rogers' place in the Sandusky School, and R. J. Shoemaker went to Rochester, N. Y., to join Mr. C. S. Clark, who had established the Commercial Correspondence Schools, an enterprise that we understand is doing very profitable work. Mr. F. G. Allen, the very capable principal of the Commercial Department of the Fall River School, will remain with that institution.

Charles F. Beck will have charge of the bookkeeping and arithmetic instruction in the Summer School of the Nebraska State Normal School, at Peru, Neb., from May 25, to July 3. We note, too, that our friend, S. L. Caldwell, will give instruction in Drawing and Penmanship.

President C. C. Gaines, of Eastman, Poughkeepsie, recently wrote a very thoughtful and analytical paper on the educational outlook, setting forth what in his judgment the public secondary schools should do for their pupils as a preparation for life. Mr. Gaines has promised us an article for an early number of the EDUCATOR.

Algernon Goodwin, a member of the '02 commercial class of the Beverly, (Mass.) High School, recently made a very interesting report of the hearings on a petition made by the Gulf Oil Company, of Texas, to the Beverly Board of Aldermen, for a license to establish a depot in that city. Mr. Goodwin's work was entirely satisfactory, both to the city officials and to the petitioning company, one of our independent oil companies in this country. Mr. Goodwin is the private secretary of the president of the Power, Heat and Light Company, Boston, with a salary of \$60 a month, although his class graduated only last June. His success is attributed to his own ability and a demonstration of the ability of his teacher, W. W. Petrie, who has charge of the shorthand and typewriting instruction in the Beverly High School.

"Opportunities," is the title of a very interesting pamphlet which sets forth the advantages of a school of Correspondence Instruction in Shorthand, conducted by Patrick Sweeney, editor of "Chat," New York.

Washington's Birthday was remembered in anticipation, by the C. C. C. C., Des Moines, by a musical program given on the Friday preceding the natal day. A unique feature of the entertainment was the form of the program card, which consisted of a piece of pasteboard folded and cut to represent a hatchet. On the outside, on the blade, was a picture of Washington in the inside, on the blade, was the program. These Hawkeyes are delightfully original

and aggressive. They have practically taken over the care and keeping of Washington's municipal namesake: As witness, Secretaries Shaw and Wilson; Senators Allison and Dilliver; and Congressmen Hull, Hepburn, and Cousins, not to mention the retiring Speaker of the House.

In the Eastman Journal, we note a virile article from the pen of President Gaines, on "The American Boy and How to Help Him." This article originally appeared in "Success," one of the best papers of the day.

"The Daily Mining Gazette," of Houghton, Mich., in a recent number, speaks encouragingly of the work of the commercial department of the high school in that city. Seven members of last year's class have gone directly from the school into business positions, although they had not even school but on war. The course is four years long, and we predict that under the able direction of W. W. Knisley, who has charge of the work in Houghton, the graduates will be well fitted to give satisfaction to those who employ them.

W. W. Williams, who has charge of the commercial work in Lawrence University, must have some lively boys to work with, for a recent news note says that twelve of the students were suspended as a result of their smoking some sophomores out of the dome of the administration building with sulphur.

The phonograph is coming to have a wide use for instruction purposes. It has just been introduced into the United States Naval Academy for the teaching of languages. It is thought that the students in this way obtain a better method of pronunciation than in any other way.

The first American college man to obtain a scholarship under the scheme planned by Cecil Rhodes, is a Yale graduate of last year's class.

The Worcester Massachusetts Daily Telegram, Monday, March 2nd, 1903, contained a column article from the pen of the veteran and accomplished penman, A. H. Hinman, upon the subject of vertical writing. It was needless to say to those who are acquainted with Mr. Hinman that he sees anything but good in the vertical. The exception Mr. Hinman made in his speech against it two years ago, this is perhaps the strongest article we have seen.

A badge button and an aluminum card were received from the Globe Business College, St. Paul, Minn. The aluminum card has a calendar for 1903 printed on the back. Thanks, Brother Golder. We shall know "where we are at" this year, we shall have your little card in our vest pocket.

Mr. F. S. Haroun, of the Philomath Business College, Haroun, Oregon, has purchased the business college in Medford, Oregon, assuming control about April 1st. Mr. Haroun is an enthusiastic friend and supporter of THE BUSINESS EDUCATOR. Success to him in his new field.

Professor Bookwalter, of Versailles, Ohio, has taken the place of Prof. Cyrus W. Field, in the Jackson, Mich., Business University. Mr. Field, together with Mr. E. B. Winter, of Detroit, have founded the Detroit Commercial College at the corner of Woodward and Gratiot Sts. Their school will teach Gregg Shorthand exclusively. We certainly wish the new school and its proprietors success.

On February 21st, the California Business College had a daily enrollment of 380. They had enrolled during the month of January upwards of 100 pupils. Considering the fact that the school is but four and one-half years old, the number of students in attendance is something not often attained.

On February 19, 1903, Mr. L. E. Stacy, the well-known penman of Spencer's Business College, Kingston, N. Y., took unto himself a wife, in the person of Miss Bertha Lyons, of that city. They journeyed to Washington for a ten days' honeymoon, returning to Kingston about March 1st. We wish them all the happiness they deserve, with prosperity thrown in.

M. E. McMahon, who formerly had charge of the penmanship and commercial work in the Perry, Ind., Normal College, is now connected with the Western Normal, Shendaoh, Ia.

From the "Mt. Morris," Ill., "Index" we learn that Mr. G. E. Weaver, of that city, recently delivered one of his illustrated lectures or chalk talks. The nature of the lecture leads us to believe that Mr. Weaver is not content with being an ordinary entertainer, but is ambitious to be one of the best, and consequently is reaping the rewards of his hard earned labor by larger audiences and highly pleased and entertained ones. Mr. Weaver is ambidextrous in writing and drawing, and this helps to make his entertainment doubly interesting and valuable.

P. W. Frederick, proprietor of the Mansfield, Ohio, Business College, reports that they have a larger attendance this year than they had last year, and that they have many more applications for their graduates than they can supply. Mr. Frederick was once a student in the Zanerian College, and we are much pleased to learn of his success.

H. F. Ranney, of Springfield, Mass., a former Zanerian boy, has been engaged as teacher of penmanship and the commercial branches in the North Hampton, Mass., Commercial College, Joseph Pickett, Prin.

Prof. A. F. Harvey, Waterloo, Ia., recently purchased the building in which his school has been housed, paying for the same \$8,000 cash. Thus it is that prosperity, enterprise, and push have enabled another business school to become its own real owner.

F. B. McElroy is the new Principal of the business department of the Howard Payne College, Brownwood, Texas.

Mr. C. C. Crisman and H. D. Goshert, who for some time were connected with the Bryant & Stratton College of St. Louis, Mo., joined hands and organized the Columbia Commercial College of that city. Their enrollment thus far has been very good, and they therefore have the best prospects for success.

## Good Words From Mr. Fulton.

Inclosed find list of subscriptions for THE BUSINESS EDUCATOR with remittance for same.

The originally high standard set for THE BUSINESS EDUCATOR continues to rise. Mr. Hinman's history is intensely interesting. Mr. Gaylord's department of shorthand with helpful instruction, and is on a high plane. Mr. Barber's efforts are a decided hit.

M. D. FULTON,  
Auburn, R. I.

## Hard Work.

MESSES, ZANER & BLOSER,

Columbus, Ohio.

Dear Friends:—I am greatly pleased with the lessons you are running in business writing this year, and both Mr. Lister and Mr. Keesling are to be congratulated upon the fine work they are doing. THE BUSINESS EDUCATOR is indeed a practical as well as a beautiful publication, and you should receive a very liberal patronage for the hard work you are doing.

Thanking you and with best wishes, I remain,

Yours very truly,  
E. C. MILLS.

## Crot Him Out

ZANER & BLOSER,  
Columbus, Ohio.

Gentlemen:—Usually in writing to editors of penmanship publications our hobby is penmanship, but I wish to depart from that line to a certain extent in writing you this letter. I am as much interested in rapid calculation as I am in penmanship, and will say that I have a young man in school at the present time who can add miscellaneous figures at the rate of 250 per minute. If you know of any other rapid calculation teacher who has a student who can beat it tell him that I have one. I write you this for fun, but for the purpose of securing information along this line from other schools and teachers, as I should be very much pleased to learn whether or not this is below standard, up to standard, or above standard, as compared with the best in other schools.

Very sincerely,  
C. E. BALL.

Mankato Commercial College.



## The Future of Penmanship.

BY E. K. ISAACS.

The very subject implies prophecy. Prophecy implies a prophet. A prophet is one who is inspired. With few exceptions all inspired people of the past have expired.

Can it be that those who assigned me this subject had designs on my life?

I suppose a person ought to consider it a compliment to be considered inspired, even though he expires in the attempt to prophesy the future of penmanship.

The art of writing is a matter of evolution.

And the question is, does the process of evolution tend toward simplicity or toward complexity?

Is civilization more simple, or is it more complex, than primitive life?

Which is more complex, nomad or man, miller or Milwaukeean, pelican or penman?

We have heard much during the past twenty-five years concerning simplifying penmanship.

But the fact is, that barring the vertical innovation of the past few years, the script forms are practically where Father Spencer left them.

True, there has been more or less lopping off of superfluous lines in capitals.

But what does that amount to?

Not very much.

What does the vertical innovation amount to?

Very little.

Take as an example the old standard Spencerian capital T. It was made with five strokes—two for the stem and three for the cap. Some of the later simplified forms are made with three strokes—one for the stem and two for the cap.

But the fact that some lines are omitted in the finished product does not necessarily lessen the labor or difficulty in executing the form.

I am not arguing for five-stroke letters in preference to three strokes.

Simple forms are more practical than complex and elaborate ones.

And here is a strange thing.

Reference has been made in the foregoing to evolution. In some of its phases evolution seems to tend toward complexity.

As instances we may notice the marvelous "systems" that are incident to modern civilization, such as transportation systems, political systems, educational systems, theological systems.

And last, but not least, that marvelously wonderful systems of systematic guess work called medicine.

Another strange thing is that when a "system" gets too complex and cumbersome it falls to pieces.

From amœba to Melba is a great distance.

The amœba falls to pieces, not because it is simple, but because it it does not know enough to preserve itself.

If Melba should ever disintegrate, it would not be because she is a wonderfully complex piece of creation, but because she does not know enough to keep herself intact.

When a great "system" fails and falls, it is because the conditions that called it into existence have changed.

Change is the law of nature.



E. K. ISAACS.

The "system" or the individual, to experience perpetual existence, must change constantly, so as to harmonize with environment.

*A Fundamental Truth:*

WHATEVER IS IS RIGHT.

Formers and reformers may go into hysterics about the defects and inconsistencies in the present order of things, but the truth still remains that, in its day and generation, whatever is is right.

Our present method or system of longhand writing is ridiculously cumbersome.

As an example, take any ordinary word, say the monosyllable "through." This word *spoken*, requires but one "impulse of the voice."

The word "through," *written in longhand* requires twenty-six strokes of the pen.

The same word, *written in shorthand*, requires two strokes of the pen.

What *tools* these mortals be,

Shakespeare was everlastingly right. And, too, Pope was everlastingly right.

Whatever is *is* right.

Just think of the amount of time and energy spent by the humanity of the world in writing longhand—in executing *twenty-six* strokes to represent *three sounds*, or to take the place of *one* vocalized breath.

It is hard to see through "through," either orthographically or chirographically.

Orthographically, why should it take *seven* characters to represent *three* sounds?

But it does, hence the spelling reform agitation.

Spelling reformers, like all other reformers, have a hard row to hoe.

And so, those of us who have been tinkering with longhand simplification during the past twenty-five years, what have we accomplished?

We have lopped off a few superfluous lines in the capitals.

We have changed some of the capitals from the stem group to the oval family.

We have dropped the beginning and terminating lines in a few of the small letters.

That is about all.

And again, I say these changes amount to very little when compared with the glaring absurdity of longhand writing as a *system* of record ing or communicating thought.

In referring to existing longhand writing as a glaring absurdity, I am doing so from the standpoint of the idealist—the prophet, if you please—and not from the view-point of the crank or the soured reformer.

From the ordinary view-point, of course, longhand writing is wonderful enough.

So is a flower and a felon.

It is all right to be an idealist for purposes of private meditation and for purposes of prophecy.

To attempt to be an idealist in practice as long as one "lives in Rome," is not an ideal occupation.

Since the subject assigned me implies prophecy, I shall now speak from the standpoint of the prophet:

The future of penmanship?

There will be no penmanship in the future; or rather, there will be a future time when there will be no penmanship.

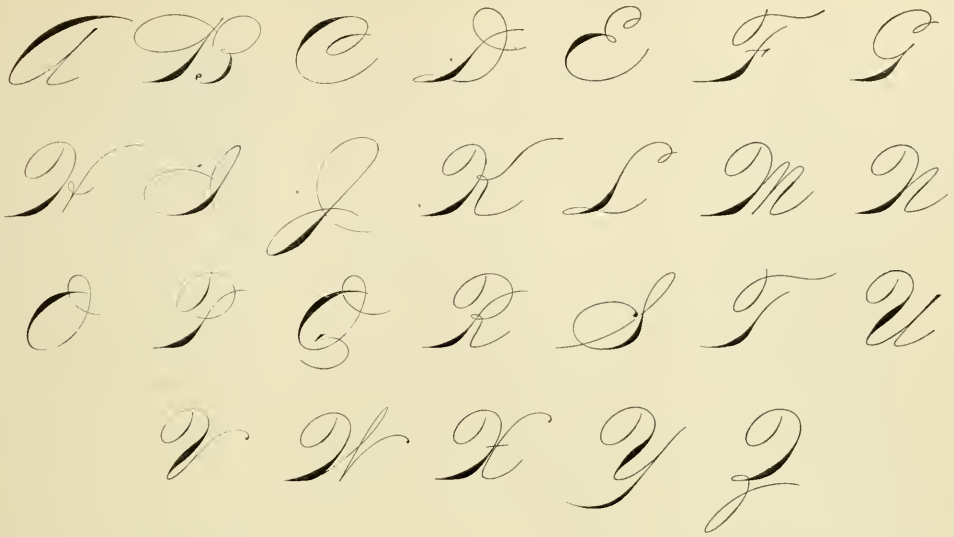
Even as mortality is destined to be swallowed up in immortality, so is chirography destined to be swallowed up in telepathy.

This is the age of electricity, and a marvelous thing is electricity. Franklin gathered it from the skies by means of a kite—a childhood way of doing it.

We now "generate" it in huge dynamos—and we think we are at the very zenith of scientific attainments.

Yes, we "generate" electricity. But we have been on the plane of genera-





BY C. C. CANAN, DUKE CENTER, PA.

tion for ages. Regeneration is next.

Even as regeneration is destined to replace generation, so will electricity be replaced by still finer forces.

The coming storage battery is but a suggestion of the "kingdom within."

The immediate future of penmanship?

As long as the English orthography remains what it is, longhand writing will remain practically as it is now.

There will be a time on this earth when all its people will speak one language.

The orthography of that universal language will be simple and consistent.

The penmanship of that era will correspond in simplicity and consistency with the language.

This century will be a shorthand era.

Shorthand will form a part of the public school curriculum.

Shorthand will eventually take the place of longhand for correspondence and private memoranda.

Longhand will continue for public and private records, legal and official documents.

But there will be a time when records and documents will not be needed.

There will be no divorce records, for there will be no marriages.

There will be no court records, for there will be no law suits.

There will be no bookkeeping records, for there will be no accounting.

There will be no way bills, or bills of lading to make out, for railroad-

ing, navigation, and airshipping will have ceased.

The commerce of the future will require neither railroads, ships, airships or records.

There will be no prescriptions or medical essays to write, for the present stupendously complex system of "medicine" will fall to pieces of its own weight.

The present system of therapeutics requiring its hundreds of medical colleges and numbering its practitioners by the thousand, its victims by the million, and its records by the ton, will be reduced to a single affirmation of *three words*, namely:

I AM HEALTH.

There will be no sermons or theological discourses to write, for there will be no preachers or theologians. The theological libraries of the world will consist of *three words* written in the intelligent consciousness of each individual, namely:

I AM SAVED.

All that has been said in the foregoing refers to conditions that will obtain on this planet.

And here endeth the prophecy.

If the future of *penmanship* is not now clear, it must be because *penmen* are not yet far enough in the future.

It has been maintained that where there is no ear there is no sound.

It has also been said that a prophet is not without honor save in his own country.

In conclusion, I would suggest that "The Future of Penmen" might make a good topic for discussion.

LOS ANGELES, CALIFORNIA,

**WANTED** A position as penman and commercial teacher with a good substantial school. Experienced. Competent. Fine Penman. Address, EXPERIENCED, Care Business Educator.

## SPENCER'S Business College

KINGSTON, N. Y., FEB. 2, 1903.

MR. L. MADARASZ,

Dear Sir: Before taking your course last summer, I was a doubter. After the first lesson I was a convert, and now I am your most enthusiastic supporter. Your manner of presenting the subject, together with the relation of each letter to some other part of the work, was of value to me, and I unhesitatingly recommend your course to any one who wishes to teach or learn business writing. The ornamental part of the course cannot be beaten by any other penman.

Very truly,

L. E. STACY.

This is the verdict rendered by a LIVE PENMAN to the work of a supposed DEAD ONE; an appellation accorded Madarasz by a person whose standing in the penman's profession is represented by an engraved signature *trued up* by a skillful engraver.

I have a circular that tells about the MADARASZ METHOD of teaching writing; it will be sent to you for a stamp, and if you've any questions to ask, write freely to

*Madarasz*  
New York

1281 Third Ave., New York



was elected chairman, with Miss Helen L. Follansbee, of Somerville, Mass., secretary. A free expression of opinion was then given as to the purpose and value of the proposed association. Messrs. Lakey, Gaylord, Ellis, Anderson, Moore, Colton, Fulton and Read; and Mrs. Chandler of Boston, and Mrs. Hecker of New Britain, Conn., speaking. The speakers expressly disclaimed any intention of antagonizing any other association, and several said specifically that if they could believe that such a purpose were entertained, they would have nothing to do with a new organization.

On motion of C. B. Ellis, of Springfield, Mass., the chairman appointed, as a Committee on Constitution and By-Laws, M. D. Fulton, Auburn, R. L. C. B. Ellis, Springfield, and A. T. Swift, Providence.

On motion of Mr. Ellis, it was decided to meet in Boston during the N. E. A. convention in July, to complete the organization by the adoption of a Constitution and By-Laws.

On motion of E. S. Colton, of Lowell, the Committee on Constitution was instructed that only regular teachers of the distinctively commercial subjects should be eligible to membership.

It was also decided that the dues should be fixed at one dollar annually.

The following officers were then elected: President, H. G. Greene, Melrose, Mass.; Vice President, F. E. Lakey, Providence; Secretary, Helen L. Follansbee, Somerville, Mass.; Treasurer, F. H. Read, Providence. It was voted that the organization adopt the name under which this report is written.

It was decided to leave the charter open until after the regular meeting, which will be held during the fall, the exact time as well as the place to be decided at the adjourned meeting in July. President Greene was instructed to appoint an Executive Committee to prepare a program for the fall meeting, a liberal collection was taken to defray accrued expenses, the usual votes of thanks were passed, and the meeting adjourned.

The meeting was full of snap and fire from the beginning to the end. An unexpectedly lively interest was manifested by the sixty teachers present. The need of such an organization for the comparison of methods of teaching, the improvement of courses of study, the approximating of uniformity in commercial teaching, the cultivation of a friendly spirit on the part of school authorities, and the building up of a professional standard, was emphasized. There is a bright future of useful work before this latest manifestation of the commercial element in education.

The time is drawing near when we must arrange for the meeting of the Private Business School Managers' Association to be held in Boston during the month of July next. The Executive Committee will meet with the Eastern Commercial Teachers' Association, April 9th, 10th and 11th, in Brooklyn, N. Y., where plans will be made for this meeting.

Mr. J. W. Warr, Moline, Ill., Chairman of the Executive Committee, would like to hear from every one of you concerning your ideas of the subjects and plans that should be discussed at the Boston meeting.

Mr. F. B. Virden, 67 Wabash Avenue, Chicago, Ill., Chairman of the Legislative Committee, wants suggestions and plans for his line of work.

Mr. E. H. Fritch, 810 Olive Street, St. Louis, Mo., Chairman of the World's Fair Committee, desires to hear from every Private Business School as to their ideas of an exhibit at the fair, and suggestions as to plans and arrangements, and whether or not you will make an exhibit of your work. He should like your ideas at once, as his committee is now actively at work.

Mr. H. M. Rowe, No. 9 W. German Street, Baltimore, Md., Chairman of the Organization Committee, wants your ideas concerning plans of organization, the incorporating of business schools and everything along that line.

Mr. Gen. P. Lord, Secretary and Treasurer, Salem, Mass., wants to hear from you with a remittance for your annual dues, if you have not sent them, or with a full explanation as to why you do not become a member of the Association.

I want to hear from you with your ideas as to how this Association should be conducted to make it effective. Now please wake up and get a move on you. Let us demonstrate the fact that we are business men capable of looking after our interests. Let us join hands for the promotion of our general welfare. All other businesses and professions are doing so. Why should not we? If we do not, it will be simply because we have not the business snap and hustle about us to entitle us to the distinction of being business men.

Every one of you have ideas, so break out of your shells and let the members of the different committees have your plans. It will do you good. It will make you feel more like you are living for the benefit of mankind, and that there is some show of the world being benefited by reason of your existence.

Yours resp'y,

ENOS SPENCER,

Pres. Com. School Managers' Ass'n.

Address, Louisville, Ky.

It's O. K. now.

In the program of the Eastern Commercial Teachers' Association as printed in the professional papers, there was no provision made for penmanship on that program, but since the publication of the same the official program has come to hand in which we find that penmanship has had recognition.

On Thursday afternoon Mr. H. G. Healey, editor of the Penman's Art Journal, of New York city, will touch upon the subject as follows:

Query: "What Effect, if Any, Has Vertical Penmanship Had Upon Practical Business Writing, and What Effect Will it Have in the Future?" Furthermore, the subject is expected to receive attention in the general free-for-all meetings entitled, "My Hobby."



If you are struggling alone at home to improve your writing we can help you wonderfully. If the mails reach you we can teach you to write well. **MILL'S Correspondence School of Penmanship** stands at the head. Send stamp for full information. Do it now. Address, E. C. MILLS, 195 Grand Ave., Rochester, N. Y.

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etc., taught successfully by MAIL during your spare hours. Pay \$10 for tuition, books, etc., **AFTER POSITION** that pays \$10 or more weekly is **SECURED**. Better than per. **HOME STUDY** indorse our original instruction at half the business colleges. **Best. Price and strong testimonials** in our 98-page "Booklet B." sent free. Address Cor. Department, **DRAGON'S P. BUSINESS COLLEGE**, BOX E 3. Nashville, Tenn., U.S.A.



## FINEST SUPPLIES

For Penmen and Artists

### CARDS, INK, PAPER, ETC

On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

**Blank Cards**—White bristol with finest surface for fine penmanship.  
100 by mail postpaid ..... 25c  
500 by express ..... 75c  
1000 by express ..... \$1.35

**Black Cards**—Best made for white ink.  
100 by mail postpaid ..... 25c  
500 by express ..... 75c  
1000 by express ..... \$1.35

**White Cardboard**—Wedding Bristol for fine pen work. Sheets are 22x28.  
6 sheets by express ..... \$ .60  
12 sheets by express ..... 1.00  
3 sheets by mail, postpaid ..... .50

**White Cardboard**—With hard finish, much like ledger paper. Sheets are 20½ x 23.  
6 sheets by express ..... \$ .40  
12 sheets by express ..... .70  
3 sheets by mail, postpaid ..... .50

**Black Cardboard**—Finest for white ink. Sheets are 22x28.  
6 sheets by express ..... \$ .50  
12 sheets by express ..... .75  
3 sheets by mail, postpaid ..... .50

**Wedding Paper**—Finest for penmanship or drawing. Sheets are 21 x 33.  
6 sheets by express ..... \$ .50  
12 sheets by express ..... .70  
3 sheets by mail, postpaid ..... .50

**Zanerian India Ink**—A fine drawing ink and best for preparing script and drawings for photo-engraving.  
1 bottle by mail, postpaid ..... \$ .30  
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**Arnold's Japan Ink**  
Nearly ½ pint bottle by mail, postpaid ..... 40c  
1 pint by express ..... 45c  
1 quart by express ..... 75c

**White Ink**—Very fine.  
1 bottle by mail, postpaid ..... \$ .25  
12 bottles by express ..... 1.85

**Writing Paper**—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express ..... \$2.25

**Writing Paper**—Same quality as above mentioned but 10 lb. per ream. 1 ream by express ..... \$2.00

**Practice Paper**—Best for the money to be had. 1 ream by express ..... \$1.50

Send stamp for samples of paper.  
**Envelopes**—100 fine blue by mail, postpaid ..... 40c  
" 100 fine white by mail, postpaid ..... 40c  
" 1000 either kind by express \$1.50  
Address, **ZANER & BLOSER**, Columbus, O.

## Open Letter

TO THE PROPRIETORS OF THE PRIVATE BUSINESS COLLEGES OF THE UNITED STATES AND CANADA:

What are you doing to promote and advance the best interest of your line of educational work? Are you a member of the Private Commercial School Managers' Association of the Federation of Commercial Teachers? If not, why not? If you are a member, are you actively engaged in lending your aid in building up the Association to what it should be? If you are not a member, are you standing idly by and saying, like some, that the Association has not done anything as yet and you do not care to join until they do something? Such parties exhibit the same principles as the fellow who waits until somebody else accumulates property or money and then come along and tries to slip it from him.



## Mr. Harvey Bradley Eastman.

(Continued from page 19.)

the students left the college within three months eager to go out into the business world to do and be something. Mr. Eastman's success lay in the confidence he inspired in others to will and to do for themselves. Luck he called a fool, but pluck a hero, and his lectures thrilled thousands of his students to resolve to make the most of their possibilities in life and to attain the highest success within their powers. By thus enthusing his students he kindled the fire of ambition in the minds of thousands who, by ever keeping alive the flame, have achieved wonderful success, though starting with but a limited commercial training. Thus, by winning the admiration and love of his students, they not only became enthusiastic advertisers of the college, but through the effect of his magnetic personality, they retained the inspiration awakened by his influence through all their after lives. In a sense Mr. Eastman was a revivalist and possessed the ability to arouse young men to a belief in themselves and their slumbering powers, which set them on their feet, inspired with self confidence that earnest exertion would be followed by honorable achievement. In the '60's he showed a friend \$360,000 in bonds. He bought the site on which the college building now stands, also Eastman Park, wherein he built a beautiful home, and ornamented the grounds at great expense.

In politics he was elected Mayor three times, and twice to the legislature, where he was one of its broadest minded, far seeing members. Through his efforts was built the great Poughkeepsie bridge across the Hudson. He was also made chairman of the board of charities of the city of New York.

### NOTHING BUT LEGS AND BRAINS

In an address delivered before the officers of the New York Central R. R. at their thirty-seventh anniversary, Hon. Chauncey M. Depew said:

"I know Eastman intimately, knew him for years. Eastman was a magnificent specimen. No man did the work that he had to do with more intelligence, more energy and more resolution or power than Eastman. No man went into fun and sport with more vigor and enjoyment than Eastman. No man had so much time in Poughkeepsie for the public work of Poughkeepsie, or in Albany for the public work of the state, as Eastman. No man could drop into a seat alongside of you in a railroad car and make life as enjoyable between Albany and Poughkeepsie, or Poughkeepsie and Albany, as Eastman. Eastman could absolutely make a stranger interested in Poughkeepsie. Ordinarily when you are travelling in a railroad car and a man is alongside of you, in fifteen minutes you either want to commit suicide or murder him; but with Eastman you were sorry when the journey was over. Eastman started to build the Poughkeepsie bridge. He built it; nobody can tell what it would have accomplished if he had

lived. No human being but Eastman could have diverted traffic to the bridge, created new conditions in the relations between the East and the West, except a man of the energy, creative power and terrific force of our friend. He had no great ancestry behind him; he had no aids of fortune; he had nothing but legs and brains, and he used them both all the time."

### SET A PACE UNEQUALLED

The fame of Eastman's College was so great that it was known in all parts of the United States as the largest school of its kind, and was therefore thought by many to be the best; for they estimated its worth by its success. Students from all sections of the country would pass by their local business schools to go to Eastman's. This created a bitter jealous feeling among business school men, which caused many managers to condemn Eastman's College. This was especially so with Messrs. Bryant & Stratton, a firm with a chain of schools who were ambitious to monopolize commercial teaching. This bitterness of feeling on the part of Bryant & Stratton and some of their associate principals, was so great that an attempt was made, in about 1864, by Bryant & Stratton, to open a competing school at Poughkeepsie, if possible, to defeat the Eastman College. They employed Henry Spencer, John D. Williams, C. C. Curtis, and other famous teachers, yet failed to check the flow of patronage to Eastman's college. Mr. Eastman, for fun and business, returned the compliment by going to Chicago, and in Metropolitan Hall and other buildings, opened a Chicago Eastman College. Then by advertising boldly, far surpassing that of Mr. Bryant, of Chicago, Eastman College enrolled about five hundred pupils. Mr. Bryant, after one or two years of this very strong competition, was glad to approach Mr. Eastman with the proposition, which he accepted, to close the Bryant & Stratton College of Poughkeepsie, and purchase the interests of Mr. Eastman, in Chicago. Mr. Eastman's bold, successful methods were in many ways copied by other active men who, in his time studied his ways of achieving success. As the custom of employing celebrated lecturers began with Mr. Eastman, numerous schools then and since adopted the same method with good results.

In originality and boldness of methods, Mr. Eastman set a pace which no schools of his time or since have been able to equal, and in this he gave an object lesson to the business educators of the country which has been of value to many. His plans were broad and backed with push, pluck and money, he won patronage and success by startling methods which attracted attention, and secured to him the confidence of the people throughout the country. In broadly advertising commercial education and bringing it in its early days before the public in all parts of the country, Mr. Eastman did more than has been accomplished by any other one individual.



One dozen colored cards, white ink, any name, for but ..... 25c  
One dozen white cards, plain or ornamental style ..... 20c  
Letter, showing style of business writing ..... 15c  
Twelve lessons in business writing ..... \$5.00

Work will please you.

Order and be convinced.  
Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples



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### WANTED—PARTNER

As principal of the Commercial Department of an only Commercial and Normal College in a city of over 20,000. Established 20 years. An excellent opportunity for the right man. Address,

E. Carc of Business Educator.



**I WILL WRITE** 14 of the finest cards you ever gazed on for only 20 cts. Colored Cards written in white ink at 20 cents per doz. 24 ink recipes, gold, silver, white, black and 20 others. 10 cts., worth \$5 to any penman. Each letter of the alphabet written in from four to nineteen ways, 40 cts. A beautiful bird flourish 20 cts. Address,

M. A. ADAMS, Marietta, Ohio

### DRAWING TEACHERS



During the summer months the wise drawing teacher plans his work for the coming year. Order a set of our Colored Ceramic Art Models, 10 pieces and twelve colors, use them during this coming spring term, and the question of art supplies for the coming year will be settled. We are so confident that you will buy more next year that we will make you a special price on a sample set.

This is just the thing for the art department in a Normal. The decorative feature alone is worth the price of the set; as art models they can't be beat. Just the thing you are looking for in the art department of a summer school.

School Model and Supply Co.,  
Box 605. ZANESVILLE, OHIO.



## The Writing Master in the Public Schools.

The work of the writing master is always a mark of excellence and progress in our public and private schools, and the great importance of this office is beyond doubt or question. Writing should receive extraordinary attention in our schools and no one should feel satisfied short of the best that can be had for improvement in writing. Under the supervision of a competent writing master, and the aid teachers are always ready and willing to give, it would indeed be hard to find a better method for the highest and best results in the advancement of good writing; but leave the teachers without a supervisor and you will have a ship without sail or rudder, an army without a general, or an orchestra without a leader. The writing master is always a welcome visitor to the pupils and teachers alike, and his kind words of encouragement and his skillful methods of teaching are a never-to-be-forgotten inspiration to all. Under the supervision of the writing master the teachers are taught how to teach the pupils, and the pupils are taught how to write in a most satisfactory manner.

### WRITING FORCED TO THE WALL.

The chief qualification of the school master of less than fifty years ago was the ability to write well. In the early history of our public schools writing was considered one of the most important subjects, and while many new subjects have been added to the curriculum it still remains one of the most important branches of modern accomplishments. The addition of many new subjects and the thoroughness in which they are taught has forced writing to the wall (not the blackboard) and is looked upon by some as a bit of ancient history and art. The inability of the common school teachers of today to write well is not altogether their fault. Room had to be made for new subjects as well as for modern methods, and they find little or no time to qualify to teach penmanship successfully.

### FEW HAVE PROFESSIONAL TRAINING.

The public school teachers today make no pretensions at being at all prepared to teach penmanship as it should be taught, but they willingly yield to the instructions of the writing master for their own good as well as for the good of the school. The State schools and universities, from which our public school teachers are selected, are busily engaged in preparing students to teach a large

course of studies without giving much, if any thought, to penmanship, consequently but few public school teachers have any professional training in penmanship, and therefore cannot be expected to teach penmanship scientifically nor have they acquired as much as a good hand. Fully eighty per cent. of our public school teachers are poor writers, and cannot inspire students to reach anything but humble efforts, and about all they can do is to tell the pupil what should be done, which alone falls short of accomplishing very much. It has been proven time and time again that writing done under the supervision of the writing master who has had time and opportunity to prove his worth, is far superior in legibility, rapidity and beauty.



H. B. LEHMAN.

Business men are not at all satisfied with what is generally termed a school hand. Writing which is legible, rapidly written and beautiful, has the winning merits, and anything short of this qualification will not win the approval of business men. The fore-arm movement, about which the average school teacher knows but little, is the source of true success in mastering a lasting handwriting. The writing master who is familiar with the latest and best methods of teaching writing, and who is skillful in handling pen or chalk can inspire pupils to higher and nobler efforts than can possibly be reached in any other way. To give pupils a copy to imitate, unaccompanied by instructions in movement drills, position for holding the pen, sitting at the desk, etc., is not teaching writing.

H. B. LEHMAN.



The Gloversville, N. Y., Business School, Patterson & Burr, proprietors, issues a very creditable catalogue above the average in quality received at this office. They own their own school building, being a beautiful three story dwelling on a two-acre lot with beautiful surroundings, tennis grounds, etc., in the residence section of the city, the first floor of which is devoted to office and residence purposes, the second floor to short-hand and typewriting, and the third floor to business. This certainly gives the school a tone that is quite select, and we should therefore judge that they have no difficulty in interesting the best class of citizens in their work.

Friday morning programs keep dropping in from the Capital City Commercial College, Des Moines, Ia., indicating a weekly exercise that is instructive, entertaining and inspiring. Prominent speakers are engaged for these exercises, and we know of nothing else that is doing so much for commercial education, especially in a secondary way, as work of this character.

Northwestern Business College, Madison, Wis., is sending out a neat little souvenir of penmanship, containing work from the pen of Mr. G. E. Spohn.

The Normal Bulletin, Shenandoah, Ia., published in the interests of the Western Normal College, reaches our desk and receives attention not accorded to all papers of this class. In it we learn that prosperity has been smiling upon this worthy institution, as it is now free from all debt. A \$10,000 Carnegie Library has been secured for the city, which will be free of access to all students, and the college has also been accredited by the State Board of Examiners for the State of Iowa, which enables their graduates to secure state certificates. It is gratifying not only to the president, Prof. Hunsley, but to the friends of the institution.

"The Commercial College Reflector" published bi-monthly by the South Bend, Ind., Commercial College, reaches our desk regularly. It conveys the impression of a successful school. Mr. F. B. Bellis, a former Zauerman boy, is secretary, and is a penman of more than average ability.

A circular entitled, "A few words in regard to school literature," is received, and at the bottom we find the graceful, forceful signature of C. C. Reaick, School-Advertising Specialist, Masonic Temple, Chicago. This means that Mr. Reaick is one of the first, if not the first, experienced school man who has taken up school advertising as a specialist, and from what we know of him we have every reason to believe that he will make a success of it.

Mr. Reaick is president of the Standard School-Advertising Association, with offices in New York, Chicago and Denver. We wish the firm success.

The summer school of the Nebraska State Normal School, Omaha, Neb., is issuing a very neat booklet of twenty-four pages, advertising the work and worth of the institution.

Mr. S. L. Caldwell, the well-known penman, has charge of the penmanship and drawing in this institution, and from the number of persons he has interested in these special subjects we would conclude that his success as a teacher is above the ordinary.

The "Official Program" of the Eastern Commercial Teachers' Association, which is to be held in Brooklyn, April 9th, 10th and 11th, 1906, is received, and is a good number. Those interested in the meeting (and who is not interested?) should secure a copy of the same by addressing the President, Chas. M. Miller, No. 163 Broadway, New York City.

## Lettering Curves

For drawing simple or compound curves for lines of lettering. Once used no person who does lettering will be without them. More than twenty years' constant use in our office has demonstrated their great value. A set of ten curves will be sent in sealed package for \$ .25c.

H. W. KIBBE, 181 Tremont St., Boston, Mass.

Lock Haven, Pa., May 1, 1902.

Zaner & Blosser,

Columbus, Ohio.

Gentlemen. A specimen of the Simplified Penmanship for General Business purposes. This is practical, and neat enough to suit any one with an eye to utility. Consider it a splendid style to learn, as it is a help to ornamental penmanship, giving strength and sureness to it. A fair trial will convince one.

Yours very truly,

John G. Christ.

Did you ever read **The Stenographer?** The Big 128 page monthly magazine, devoted to the shorthand and type-writing profession.

Helps to increase your salary, lessens your worry, shows how to save time and energy. Lots of "cheer-up" in it. Represents all men, all systems, all machines.

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THE STENOGRAPHER.

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You should have your new work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver. Send copy for estimate.

**FOR SALE:** A live Business College in a city of 40,000 inhabitants and good country to draw from. Students now from 16 states. Present enrollment more than 350. Well advertised and doing good business. Other investments demand entire attention. Will sell for cash only.

ADDRESS "A. W."

CARE BUSINESS EDUCATOR.

Mr. Will X. L. Others,  
Dear Friend:

Upon investigation, you will find that the only system of Short-hand that does not need position, word-signs, prefixes, affixes, or other abbreviations, with a simple vocabulary of 24,300 words, that improves the spelling, exercises and develops the reasoning faculties, thus awakening the dormant minds, facilitates articulation in foreign languages and leads the Short-hand world in brevity of outline, flow of movement, ease of learning, clearness to read or legibility, capacity and speed and yet capable of applying every means of abbreviation resorted to by other systems, is Clark's Tangible Short-hand.

Send \$2.00 for self instructor in this purely connective vowel system.

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## THE PUBLIC SCHOOL SYSTEM

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Adopted by the Boards of Education of Philadelphia, Boston, St. Louis, and fifty other American cities.

The Manual of Phonography—by Benn Pitman and Jerome B. Howard. The text-book for beginners, 200 pages, cloth, \$1.00.

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Business Letters, No. 2—Railroad Correspondence, engraved in phonography. Key in facsimile typewriting, 52 pages, paper twenty-five (25) cents.

The Touch Writer—by J. E. Fuller. A complete manual of typewriting by touch. In two editions, for *shifter* and *double key-board* machines respectively. Each 48 pages, boards, fifty (50) cents.

Send for complete catalogue and information.

**The Phonographic Institute Co.**  
CINCINNATI, OHIO.

Benn Pitman, Pres.

Jerome B. Howard, Manager.

## Reforms and Reformers in Writing

### Part Five—Movement and Speed.

History discloses the fact that when the world demanded faster writing reformers endeavored to meet the demand, not by trying to train people to write the old forms faster, but by creating such forms as were more rapid in construction and simple in execution. Speed was thus increased, not by increasing human activity, but by abridging and simplifying form. For a quarter of a century following 1850, the Spencerian system was well nigh universally taught and used, and until within a few years it was used more than any, and perhaps all, others in public schools.

About a quarter of a century ago business people and business colleges began to realize that writing, as it was then being taught, was not as business like as it should be. Gaskell began the cry of movement as a panacea for the shortcomings of writing. He emphasized the need of more freedom in the practice of writing by means of exercises, the purpose of which was to train the arm rather than the hand. He saw that the fingers were doing more than their share of the work, and, as a means of counterbalancing excessive finger movement, he, and contemporary workers, advocated the so-called muscular movement. Many of his followers assumed that finger movement of any sort was an evil, and as a consequence, the "simon-pure" muscular

movement" theory as an end, instead as a means, was born.

About this time Michael began to advocate speed as a means of developing practical writers. His cry was "sacrifice form for speed," but in due time people learned that a thing sacrificed could not be regained. Many who now sacrifice form for movement would do well to profit by others' experience. These two reformers possessed energy and enterprise, but they lacked originality. Both appropriated the Spencerian forms and at the same time denounced the system as being slow. This was inconsistency, though few at the time detected it. While nothing was thus added of real and lasting value to the penmanship world during this period, yet there was an immense interest awakened and the people practiced penmanship as they had never practiced before.

Through these agitators and their followers, arm movement and speed were over-estimated and legibility and finger co-operation were underestimated. The Spencerian system was slow and unbusiness like because of the beauty, delicacy and intricacy of its forms. The reformers thought it was slow because people had not been taught to write rapidly and without the aid of the fingers. It was simply a case of wrong diagnosis. Then, too, it was a case of people endeavoring to revolutionize the art of writing without changing or improving the forms. To attempt to make the beautiful letters faster than they were intended meant the same havoc to the reader as befell the one who raked and bound the grain that was thrown from the cradle of one who swung it faster than he could swing it well.



If you are practicing writing, hit and miss, without making much improvement, you should join **Mills' Correspondence School of Penmanship**. Our students practice in a systematic way and make every stroke count for the most. Send stamp for full information. E. C. MILLS, 186 Grand Ave., Rochester, N. Y.



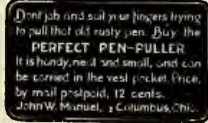
**WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A First-Class Book-Keeper OF YOU AT YOUR OWN HOME in six weeks for \$3 or RETURN MONEY. Fair enough? I find POSITION, too, everywhere, FREE! Have placed THOUSANDS. Perhaps can place YOU, too! 4,732 testimonials received from pupils! SAVE THIS AND WRITE. J. H. GOODWIN, Expert Accountant, Room 976, 1215 Broadway, NEW YORK, N. Y.**



### THE PEN SPECIALIST.

Lessons in penmanship (by mail) and card writing a specialty. 20 Lessons in practical business penmanship - \$5 00  
20 Lessons in Ornamental penmanship - 10 00  
1 doz. cards, white or colored - 25  
1 set of Bus. or Ornamental caps - 30  
Orders filled on short notice.

Address, **A. R. BURNETTE,**  
626 Main St., Vincennes, Ind.



### THE PERFECT PEN PULLER

performs the work perfectly and painlessly and with clean fingers.

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### "GEMS"

Worth its weight in gold to any one desiring to LEARN or IMPROVE his penmanship. Hand positions fully illustrated; in this, it has no rival.

#### Teachers

You cannot afford to be without it.

#### Students

It will help you greatly to put your time to the best use.

Send thirty cents in Postal Money Order, or silver at once and secure a copy. They have been sent all over the world.

Address the Author and Publisher,

**CYRUS W. FIELD, Detroit, Mich.,**

Cor. Woodward and Gratiot Aves.

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### A Business Speller

A comprehensive little book on Spelling, 120 pages of words most frequently seen in business correspondence. Divided into lessons of fifty words each. Several lessons of words pronounced alike, but spelled differently. Just the thing for the school room. Sample copy sent postpaid for 25 cents.

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One of the neatest and brightest little works on Commercial Correspondence. Unlike anything else published. Write for sample pages. Single copy sent postpaid for 50 cents.

Other books published are "Musselman's Practical Bookkeeping," "High School Bookkeeping," "Commercial Law," "Commercial Arithmetic."

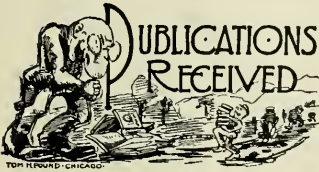
Try a Box of Musselman's Perfection Pens—25c.

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Quincy, Ill.





AN OFFHAND DASH BY ZANER.



New Century Shorthand by Clarence Christman, is the title of a new claimant for public attention in the shorthand world, a neatly published booklet of 16 pages, having recently reached our desk. Its motto is "Off With the Old, On With the New."

"The Chimes," by Charles Dickens, engraved in the correspondence style of Pitmanic shorthand, published by Isaac Pitman & Sons, No. 33 Union Square, New York City, is the title of a book of 128 pages of beautifully engraved shorthand characters. For the purpose of developing easy reading as well as correct writing on the part of shorthand pupils and teachers, these books are quite valuable. Price 50 cents.

"The Cricket on the Hearth," is another publication of similar size, character and price, by the same firm.

Isaac Pitman & Sons have recently published "Pitman's Shorthand Teacher's Handbook," which is a work of unique character. In view of the growing import-

ance of shorthand teaching, and the constant increase in the number of teachers, we think the announcement of this work will be received with considerable interest, and as far as we know, it is the only work of its kind published. The work consists of 120 pages, bound in cloth, and the price is 50 cents.

Letters from a Self-Made Merchant to His Son, by George Horace Lorimer. Published by Small, Maynard & Co., Cambridge, Mass. Extracts from this most interesting, witty, humorous, and delightful collection of business philosophy, have appeared in the EDUCATOR for several months. The author is the well-known and remarkably successful editor of *The Saturday Evening Post*, in which these letters originally appeared. It seems that the spirit of Doctor Franklin, who founded the Post, must pervade the sanctum of Mr. Lorimer, brightened and modernized by the spirit of the age. The man who reads five pages of this 312-page book, will read it all, and he will be even less anxious to lay it down between times than if it were "David Harum." Here is one of the philosophic gems that sparkle on every page: "Say less than the other fellow and listen more than you talk; for when a man's listening he isn't telling on himself and he's flattering the fellow who is." This is pre-eminently a business book, and, as such, it should be in a collection of business books which every commercial school should have, available for the use of its students.

Many will no doubt be interested in the announcement of a new and helpful book

for advanced book-keeping classes, that has been prepared during the past year by Mr. Carl C. Marshall, entitled "Marshall's Double Entry Drills," comprising a carefully developed series of drills in journalizing, covering some six hundred business transactions intended as "quick-thought" exercises in debit and credit. These transactions are in "Drills" of twenty each, grouped according to the accounts involved, and accompanied by practical instructions relating to the various accounts, at the time they are introduced. The work is intended for advanced students only, and may be used advantageously with any standard book-keeping course. If you are interested send 25 cents, and a sample copy will be mailed. Goodyear-Marshall Publishing Company, Cedar Rapids, Ia., publishers.

### Degree Business Course

at home by correspondence or come and take Resident Course at the College. Course covers **Bookkeeping, Shorthand**, and all the commercial branches, and diploma with degree of "Bachelor of Accounts" will be granted on finishing. TERMS EASY. Boarding department in college building. For full particulars, write

CHAS. J. BURTON, PRESIDENT,

MAHASKA BUSINESS COLLEGE, OSKALOOSA, IA.

PAGE WRITING BY MR. C. E. DONER, WITH PENMAN'S ART JOURNAL, NEW YORK CITY.

"All that we call evil in the material and spiritual world is good, so long as we hold it in subjection as servants to the spirit, and only becomes evil when we succumb. All evil consists in the dominance of the lower over the higher; all good in the rational use of the lower by the higher. If we cannot practice the higher virtue of temperance in all things, we must even try the lower virtue of total abstinence in some things."

## Lettering and Designing

### Number Twenty-two

BY E. L. BROWN, ROCKLAND, MAINE.

Modern engrossing embodies the greatest variety, drawing and designing, including brush work and color illumination, and the successful engrosser must not only be able to write the shaded rounded hand well, and execute the rapid text letters with accuracy, but he must be proficient at designing as well. A careful study of the specimen given here with will bear out this statement.

**OUTFIT.** The outfit should at least include the following articles: Drawing board, T-square, dividers with pen and pencil points, ruling pen, aside from the regular outfit of pencils, holders, pens, etc. In addition, the practical engrosser must have a variety of colors, and for the benefit of those who desire to fit up a color box, we will name the following colors: Light red, Antwerp blue, cobalt, warm sepia, yellow ochre, rose madder, crimson lake, brown madder, vandyke brown, Hooker's green, No. 2, Payne's gray, lamp black, lemon yellow, cadmium yellow, Chinese white, vermillion and burnt sienna.

**BRUSHES.** Two No. 7 brushes will answer for many purposes, one for the color and the other for pure water for blending purposes. Use care and judgment in selecting your brushes, as it is almost impossible to do creditable work with a poor brush. In testing do not wet the brush, as poor brushes will sometimes show a good point when wet. Test the brush dry by passing the finger tip several times across the point, and if it still retains some of its pointed form it is doubtless good. If it becomes irregular and spreads, it is worthless. A fine pencil point is necessary for the best results in all classes of work.

**INSTRUCTIONS AND SUGGESTIONS.** The elaborateness of a set of resolutions is governed by the price received. Rapid text lettering is used for prominent headlines on the cheaper pieces, while the more elaborate and intricate styles of lettering and decoration on the more expensive ones.

It should be remembered that elaborate work is not always artistic and pleasing, and beginners should strive for judicious display, and keep in mind the principles of simplicity and harmony. Each detail should be worked out in such a manner as to produce an artistic combination.

The design given herewith was reproduced from pen and brush work, and is presented as a specimen of high grade, up-to-date engrossing. The decorative matter in this design is confined almost wholly to the second word "Whereas," and perhaps the word and its ornaments was given more thought and study than any other part of the design. Note the arrangement of the solid and shaded face letters, and the artistic and dignified effect obtained.

The original of this design was executed on three sheet white Strathmore drawing board, white, 19 $\frac{1}{2}$  x 22 $\frac{1}{2}$  inches in size. It will profit the student to observe the following measurements: Length of line "The Tacconet Club," 12 $\frac{1}{2}$  inches, height of letters 1 $\frac{1}{2}$  inches, length of "H. & W. Co." lines 10 $\frac{1}{2}$  inches, height of letters  $\frac{3}{4}$  of an inch, height of script and engrossing letters  $\frac{1}{4}$  of an inch. Space between letters about  $\frac{3}{4}$  of an inch.

In laying off the design first draw vertical center line, and with the dividers strike curve for "The Tacconet Club," reversing

the curve at the ends. Roughly suggest the cartouche and laurel in pencil and the word "Whereas," following with the line "Hollingsworth & Whitney Co., text, etc. Pencil in the text, and ascertain as near as possible the exact space it is to occupy. It requires no little experience to size up a set of resolutions, and see at a glance how the prominent headlines should be arranged and elaborated to produce the best effect, also the space the set should occupy to show up to the best advantage. Much careful attention should be given the elaborated word "Whereas," and every detail should be carefully pencilled. The ornaments should be free and graceful, and the pose of the female figure spirited and lifelike.

Use waterproof ink in filling in all the lettering, ornaments, etc., that are to be shaded in wash. The script and engrossing text may be added in ordinary India ink diluted with water to the proper consistency, after the washes have been applied. Remember that the effect of the piece depends much upon the accuracy of the lettering in the way of form and proportions. Use the square in smoothing up the edges of the letters, etc.

**COLOR AND SHADING.** Shading color is a knack that can be acquired by practice. We advise beginners to lay off spaces on a sheet of cardboard, large and small, and beginning with the smallest try to cover the surface with a smooth, transparent wash, and when this is done successfully, try the next larger and so on, until the object is acquired. See that the brush is well filled with color when large surfaces are to be washed. Place the brush at the upper part of the square and work the color downward. Do not allow the edges to dry, and avoid brushing the surface until it becomes muddy. These are very common faults with beginners.

When you have acquired the knack of handling color on large spaces with clean transparent effects, you are thus prepared to do shading and tinting similar to that used on this set of resolutions. The base shade on the line "Tacconet Club" was made with two washes, the wide shade being made first. Of course the width of the shade must first be pencilled in order to maintain uniformity. Study the light and shade effects with critical care, and if one wash fails to give the proper tone, add another and so on until the desired effect is obtained.

Now, if we have failed to make these instructions plain and to the point, we would be glad to know the fact that we may explain them in a future number of this journal. We have tried to make these instructions as complete as possible, and we hope the student may be able to find something in this lesson which will prove instructive and useful.

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Send for them. White or Colored Cards, 15c per dozen. Lessons by mail; send for circulars. Best quality Black Colored Cards, \$1.20 per 1000. 25c. per 100.

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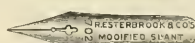
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PONTIAC, MICH.

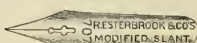
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AN MEETING OF  
**THE YACCONET CLUB**  
 OF WASHINGTON.  
 HELD MAY 3, 1906.  
 THE FOLLOWING  
 RESOLUTIONS WERE  
 UNANIMOUSLY  
 ADOPTED.

**WHEREAS**, The **HOLLINGSWORTH & WHITNEY CO.** has erected a magnificent Club House for the use of its employees, members of this Club, and equipped the same with every means for our social, physical and intellectual welfare, and

**WHEREAS**, The **HOLLINGSWORTH & WHITNEY CO.** has shown such confidence in its Employees as to entrust to them the management of an institution upon the success of which so much depends,

THEREFORE BE IT **RESOLVED**,  
 That our sincere thanks are due and hereby extended to the **HOLLINGSWORTH & WHITNEY CO.** for this very thoughtful expression of their good-will and for the many advantages they have so freely given us.

**Resolved**,  
 That our appreciation of this most generous act can best be demonstrated to our benefactors by faithful service while in their employ, and that by means of this shall they have reason to regret the method taken to improve the condition of their workmen.

**RESOLVED**,  
 That these resolutions be spread upon the records of our Club, and that they be engrossed and forwarded to Charles A. Dean, President of the Hollingsworth & Whitney Co.

HIGH GRADE ENGRAVING BY E. L. BROWN. COMPLETE INSTRUCTION ON OPPOSITE PAGE.

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## Henry Replies to Peirce.

KANSAS CITY, Mo., Feb. 28, '03.  
EDITOR BUSINESS EDUCATOR,  
Columbus, Ohio.

I should like to answer the question, "How Shall the Pen be Held," by Mr. C. H. Peirce, in the last issue of THE BUSINESS EDUCATOR. Mr. Peirce may have answered the question according to the position he uses in writing, but it seems as though he has been a little narrow and somewhat positive in his statements. The position of the hand and fingers depend entirely upon the individual, and no iron rule can be laid down that will fit every hand. I agree with Mr. Peirce upon the position of the thumb and the first and second fingers, but I do not agree with him on the position of the third and fourth fingers. Nor do I agree with him on the position of the penholder.

If Mr. Peirce will study the anatomy of the forearm he will find that the thick muscular part of the arm rests more fully on the desk when the hand is lying flat upon the table. If the hand is turned over on the side the arm rests on the bony part, and the movement is thereby restricted. Therefore, the position of the penholder should be pointing toward the right shoulder, although not directly over the shoulder. The student must hold his pen in such a position that he can get the best movement, and that position is with the holder pointing toward and nearly over the right shoulder. The exact angle of the pen depends upon the arm of the individual and cannot be determined by any one but the person who is holding it. I contend that "half way between the vertical and horizontal" is too far over on the side. The nearer the hand is held in a horizontal position the more freedom the writer will get.

I should like to ask Mr. Peirce what be-

comes of the third finger? According to his explanation we may as well cut it off as far as use in writing is concerned. Here again the individual decides. I believe that the third finger should also rest on the paper in order that the hand may have a better support. It is true, I presume, that some penmen use the hand in Mr. Peirce's position, but I believe the most of them use the position I have described with the third and fourth fingers resting on the paper.

I suppose I have committed an "atrocious crime" by advocating the position that I have, but if that be true I am willing to stand the punishment without a complaint. The tendency of the penmen of today seems to be a radical departure from anything that has ever been used before. Then they turn upon those that advocate anything similar to the old way and say that he is committing an "atrocious crime," and that his methods are "hideous and monstrous." It would be much better to be a little broader on the subject of penholding and allow the hand of the individual to play some part in the position of the pen. No two heads are alike. No two hands are

alike, and no two individuals can use exactly the same position and produce the best results. I do not like to see some of the old methods torn to pieces so unmercifully, while so many penmen are teaching and using them everyday. Yet these same penmen that are committing such "atrocious crimes" are producing results both with themselves and their students.

I again agree that, "A proper selection determines your destiny," but in making your selection don't select anything that is so radical that it amounts to narrowness. Select something that will stand the test.

Yours truly,

G. A. HENRY.

## Good Words From a Subscriber.

In subscribing to THE BUSINESS EDUCATOR I made one of the best investments that I have made in my life. My writing has improved greatly since following the lessons in your excellent paper.

May THE BUSINESS EDUCATOR achieve the success it merits.

Yours respectfully,

BENJ. NEUHAUS,  
Baltimore, Md.

919 Fawn St.

Q B C D E F G H I J K  
L M N O P Q R S T  
U V W X Y Z

We have lost the record of these capitals, therefore cannot give credit for same.

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*Penmanship*

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A book for persons who believe in mixing brains with penmanship; for those who believe that right thinking precedes right action, and that right action produces right penmanship.

A study of the work will convince anyone that proper thought will not only produce the best results in execution, but the greatest financial success of the work as well.

It deals with the numerous subjects pertaining to penmanship, such as mind, muscle, movements, methods of teaching, position, analysis, speed, slant or no slant, simplified penmanship, with numerous valuable hints to the teacher and student.

It unravels numerous knotty problems, convincing illustrations being used, and opens many new avenues for thought and investigation.

There are some persons who can write quite well, but who are not good teachers. This is just the book they need.

The chapter on the "Duty of Supervisors of Penmanship in Public Schools," is alone worth the price of the book.

*Zanerian Theory of Penmanship* has received the strongest endorsements from penmen and educators generally, even given a penmanship publication.

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It has provoked much discussion, and surely no teacher can read it without feeling better prepared for his work, and no student can study it without receiving great aid.

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We publish other books, too.  
Write for our complete list.



## Lessons in Off-Hand Flourishing.

BY

BROOKLYN, N. Y., 357 FULTON ST.

Number Six.

These birds are called *eagles*. To penmen, it is not necessary to name them, but to many who haven't been initiated into the mysteries of the penman's art—off-hand flourishing, such creations are simply a confusion of tangled up lines and curves. To make with an off-hand continuous flourish a design having the semblance of an eagle, and have the strokes all graceful and harmonious, is of course a work of *skill*, though an artist might say there is not much *art* in it. But for cultivating boldness, confidence and freedom of movement the penman who wishes to do something beside plain writing will find this a first rate exercise. Those who have practiced the Swan design considerably will see at once the same elements in the eagle; the main lines that form the body, the wing strokes and the tail are very similar. So if you can flourish one you will have very little trouble with the other.

But little can be said as to how it is done, the main thing is a very free movement of the whole arm, at the same time aiming to place the strokes in such a position as to resemble something. Loose, free curves may be well executed, but they must form something or there is very little meaning to them. There is no doubt but this kind of practice greatly facilitates the hand for other artistic or skilful work, so it may not be altogether a waste of time to practice these designs.

**YOU OUGHT TO HAVE IT.** The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c. **LIORFING CALCULATOR**, Dept. 11, Everett Station, Boston, Mass.



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3 PKGS OF ORNAMENTS, METALLICS, FLOCKS, AND DIAMOND DUST WITH INSTRUCTIONS FOR USING SAME.

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K L M N O P Q R S T U  
V W X Y Z. &c.  
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Lessons in  
Show-Card Marking  
and Painting, and  
Automatic Lettering  
BY  
W. A. THOMPSON,  
PONTIAC, MICHIGAN

**Brush Lettering.**  
NUMBER EIGHT.

If you have practiced faithfully on the alphabet given in October number, you will now be able to master this alphabet very readily. In this style of alphabet outline a letter complete with No. 1 lettering pencil before filling in. Be careful not to get the light lines or joinings too heavy, as this will have a tendency to make your work appear heavy and clumsy. Note the form and make up of open letters in above illustration. The small figures show the order in which each letter is made. Make the upper part of *B* smaller than the bottom, the bottom stem of *E* a little larger than the top stem. First stroke of *G* the same as *C*, but a little wider, so as to allow for *G* finish. Make the bottom part of *K* as wide as bottom of *A*. Let the slant line of *K* that forms the lap strike the perpendicular stroke a little below the center. First stroke of *Y* and figure *c* should slant more to the left, than the first stroke of either *P* or *W*.

For general proportion of letters read Number Two, (October issue). Always have your lettering pencils or brushes in good working order before charging with color. Aim at all times to practice thoughtfully and with a view of improving each and every form. The small or lower case letters should be about two-thirds the height of large letters, and the extended letters as in *b, d, f, h, k, l*, to run as high as the capitals. The size of letters in this alphabet may be varied for any kind of work, and look well when in proportion.



A letter and some cards from Mr. R. A. McDevitt, of Ypsilanti, Mich., indicate practical and artistic ability far above the average.

Mr. McDevitt is not only a successful penman, but a fine young man and a practical teacher of a practical writing.

E. F. Whitmore of Easton, Pa., penman in the Easton School of Business, inclosed specimens of ornamental penmanship and card writing which are above the average received at this office, which means considerable.

Mr. Whitmore also inclosed a batch of specimens of business writing from students under his tuition, which reveal the fact that he is not only teaching good writing and easy writing, but rapid writing as well. A set of capitals by Mr. Frank Pitts made in twenty-nine seconds is something exceptionally good. One hundred and ten capital O's made by Miss Maud Sexton in a minute are exceptionally fine.

Mr. G. A. Henry, penman in the Central College of Business and Shorthand, Kansas City, Mo., sent specimens of business writing by students under his instruction, which indicate that he is giving them a free, easy, rapid, legible style of writing, such as is in demand in the business world today.

Mr. B. B. Baker, Principal of the Buckeye Business College, Sidney, O., favored us with quite a large batch of specimens of business writing from students of that institution. The same indicate that Mr. Baker is teaching practical writing, and a number of them indicate a flourishing school.

Mr. A. Heim of Philadelphia, Pa., recently favored us with a sheet of monograms of the style used by jewelers and engravers, which indicate more than usual ability, as some of them were quite intricate and elaborate.

E. K. Knapp, pen artist with Rothschild & Co., Chicago, sent us a lot of cards written in ornamental style, such as he is turning out every day in large quantities. Mr. Knapp is an enthusiastic friend of the Zanerian College, and advises all young men and women who think of taking up this work to come this way.

A number of well executed signatures, ornamental style, have been received from F. B. McElroy, penman in the Howard Payne College, Brownwood, Texas. Mr. McElroy swings a pen that is quite professional indeed.

Some unusually bold and graceful penmanship has been received from Mr. J. G. Christ of Lock Haven, Pa. Mr. Christ not only writes well an ornamental hand, but when it comes to simplified, he is stepping into the front ranks, he being an ardent believer in and supporter of that style.

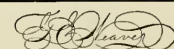
Mr. E. W. Stein, penman in the Iron City College, Pittsburgh, Pa., sent a package of specimens of actual business writing from the students under his instruction, which show a practical proficiency not frequently acquired. Much individuality as concerns slant, angularity, rotundity, etc., is shown. Each pupil seems to be endeavoring to solve his own handwriting problems, and is doing it, as is evidenced by the specimens. Among the very best might be mentioned those of James Davis, Win. E. A. Mooney, Marie Tegethoff and Nellie E. Gannon.

**CARDS! CARDS! CARDS!**

Your name written on 1 doz. cards, can't be beat, only 15c. Colored Blank Cards, 10 colors, 100 by mail, 30c, 500 by express, \$1.00, 1000 by express, \$1.75. Pen holder for business writing, 1-1/2; oblique pen holder, 10c. White ink per bottle, 25c; glossy black ink per bottle, 15c. Resolutions engraved, diplomas filled. Lessons by mail, etc.

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Cloth, gilt, 120 pp., 50c; postpaid.  
ISAAC PITMAN & SONS, 31 Union Sq., N. Y.



## Business Tips.

(Continued from page 9.)

faction out of your smartness. A busy man has no time to bother with it. He can always find plenty of old women in skirts or trousers to spend their days worrying over their own troubles and to sit up nights waking his.

### ABOUT MONEY AND MARRIAGE.

Money ought never to be the consideration in marriage, but it always ought to be a consideration. When a boy and a girl don't think enough about money before the ceremony, they're going to have to think altogether too much about it after; and when a man's doing sums at home evenings, it comes kind of awkward for him to hold his wife on his lap.

A good wife doubles a man's expenses and doubles his happiness, and that's a pretty good investment if a fellow's got the money to invest.

There's a point where economy becomes a vice, and that's when a man leave it's practice to his wife.

The great trouble with a lot of these fellows is that they're "made land," and if you dig down a few feet you strike ooze and booze under the layer of dollars that their daddies dumped in on top.

I always feel that there's more hope for a fellow who's an out-and-out cuss than one who's simply made up of a lot of little trifling meannesses.

## Program of

### The Iowa Commercial Teachers' Association,

Des Moines, Iowa.

FRIDAY, MAY 15, 1903.

Capital City Commercial College. 11:30 p. m., enrollment.

Committee: Miss Carrie Clark, Des Moines; H. C. Cummins, Cedar Falls; Clay D. Slinker, Des Moines.

Music.

Address of Welcome: Hon. A. B. Cummins, Response: C. Bayless, Dubuque.

President's Address: A. F. Harvey, Waterloo.

Course of Study. The High School Commercial Course, Clay D. Slinker, Des Moines.

Discussion: J. C. Grason, Council Bluffs, F. L. Smart, Dubuque.

Extended Commercial Course in the Business College: W. A. Warriner, Des Moines.

Discussion: C. D. McGregor, Des Moines. Banquet, 7 p. m., at the Savory Hotel.

Postmaster: J. W. Warr, Des Moines, Ill. President National Commercial Teachers' Federation. Toasts to be announced later.

SATURDAY, 9 A. M., AT HIGHLAND PARK COMMERCIAL COLLEGE.

Methods of Teaching. Book-keeping, "My Method," A. W. Dudley, Marshalltown.

Discussion: G. E. King, Cedar Rapids. M. E. Austin, Iowa Falls.

How I Teach Shorthand: L. E. Stamm, Des Moines.

How I Teach Typewriting: Elizabeth Irish, Iowa City.

Discussion of above two topics: Mary S. Horner, Waterloo. C. Maude Mettler, Marshalltown.

Penmanship: Transition from Movement Work to Its Application, W. F. Giesseman, Des Moines.

Discussion: A. N. Palmer, Cedar Rapids.

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SATURDAY, 1:30 P. M.

Capital City Commercial College. English: Matter and Method in Teaching. B. F. Williams, Des Moines.

Discussion: S. H. Sheakley, Des Moines, Olive McHenry, Des Moines, O. H. Longwell, Des Moines.

Annual Business Meeting.

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You should have your new work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver. Send copy for estimate.

## "One Touch of Nature Makes the Whole World Grin,"

Is the way a humorist parodied a well-known saying. It is that natural touch that makes us all love Mark Twain. He likes to be comfortable; he wants to take things easy. He dislikes to be "fixed up." He very much prefers to spend the day in his pajamas, it is said, to dressing for dinner. Of course everyone knows that his home for many years was in Hartford, Conn., not a long way from the excellent school of E. M. Huntsinger. Near him lived Mrs. Harriet Beecher Stowe, on whom he called one day. On his return his watchful wife saw that he had worn no necktie, and she lectured him roundly for his inexcusable disregard of the commonest proprieties in the matter of dress. She finally succeeded in reducing the poor man to a very abject state of mind. It appeared to him that he could do no less than to apologize, and so he wrote to Mrs. Stowe a very humble letter of explanation and apology, and enclosed the necktie to complete the call.

And this reminds us that some of the good people, who for many years used our Practical Letter Writing, thought that it lacked something, and so to be up with the fashions of the day, we prepared a little companion book of lessons in the writing of letters, and exercises in the correct use of words and in intelligent punctuation. It has proved to be the "necktie" and more. A postal card will bring you our special circular, which not only describes these books and gives sample pages of them, but which also contains scores of letters from well-known teachers in all parts of this country and Canada, telling why they think these incomparably the best books for school use on the subject of Correspondence.

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# ZANERIAN

COLLEGE

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In 1888 the ZANERIAN ART COLLEGE was organized. Since that time upwards of a thousand pupils have been in attendance. At the earnest solicitation of many of these from time to time to hold a reunion so that as many as possible could meet and renew friendships, it has been finally arranged to do so.

**Time.** After carefully considering *when*, the date finally decided upon is June 22—26, inclusive, 1903. During that week the Zanerian will keep "open house" as never before. It is now located at the corner of High and Long Streets, where all students of the institution will be doubly welcome.

**Program.** A program of unusual interest and helpfulness will be arranged to meet the needs and wishes of the hand, the head, and the heart. This will consist of Lessons by the leading lights of the Profession, and Lectures by Men and Women who have won and are still winning, success. It will be a real reunion of the G. A. P. (Grand Army of Penmen).

**Convention.** It will be a veritable penman's, artist's and teacher's Convention, Institute and Love Feast all combined by Knights and Ladies of the Quill. The Past, the Present and the Future of the Zanerian, of its Students and of Penmanship, will all be presented by those competent to speak and whom you cannot afford to fail to hear.

**Banquet.** A Banquet will be given by the Zanerian at the finest hotel in the city *free* to all who journey to Columbus, on Wednesday evening, June 24, 1903.

Visits to parks, a picnic, sketching expedition, interurban ride, etc., etc., will all be in order from day to day.

**Mid-Summer** Day-dreams of Zanerians from far and near—all dear to the hearts of the faithful, will be doled out to those who *do things* and win. There will be cheer without beer, joy without jag, and a heartfelt farewell.

**Gold Medal.** The winner of the Zanerian Gold Medal will be made known at this time, and we sincerely hope that the giver, Mr. Gause, can be present to make the announcement and presentation.

**Welcome.** To all Zanerians we say COME. Accommodations at private residences and hotels will be arranged for at special prices so that board and room need cost no more than at home, unless otherwise desired.

**Information Wanted.** Let us know *immediately* whether you will be on hand and at what time (whether the whole week or but part) so that arrangements can be completed and notifications sent accordingly. It is really necessary that we hear from each one at once, whether you can come or not. Please to decide early and notify without delay, and thereby contribute to the success of the gathering, as the time is now limited.

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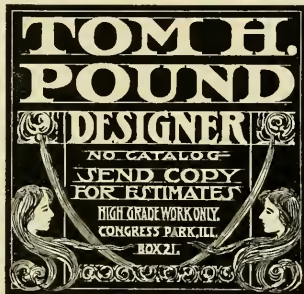
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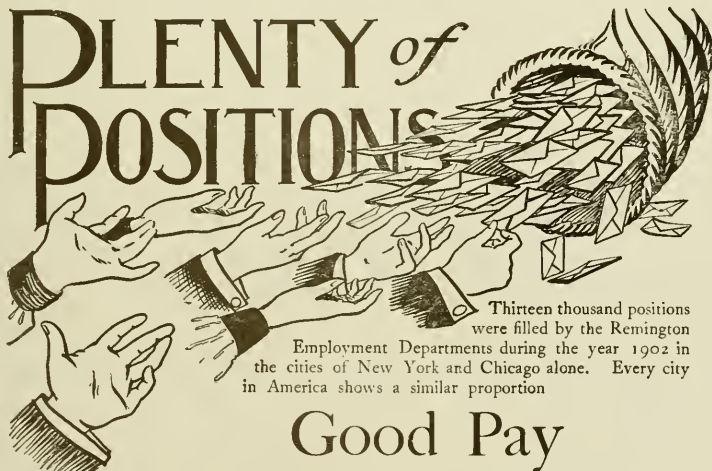
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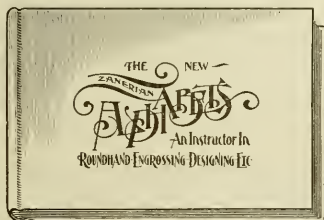
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# THE Business Educator

*Leading Journals Devoted to Penmanship and Business Education*

VOL. VIII. No. 9.

COLUMBUS, O., MAY, 1903.

WHOLE No. 54

## The E. C. T. A. Convention.

### NEW OFFICERS.

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For three years—J. Clifford Kennedy, Salem, Mass.; R. G. Laird, New York City.

Next Place of Meeting—New York University, New York City.

The seventh annual meeting of the Eastern Commercial Teachers Association has passed into history. The New York skies wept when we came and smiled when we left, but the weather during the convention was perfect. The sessions were the largest in the history of the Association. The treasurer reported nearly \$300.00 on hand at the close of the meeting. More notable penman were

assembled than in probably any other single meeting ever held. Messrs. Miller, Sadler, and Cobb presided with ability, business being pushed through with commendable spirit. Mr. Hefley and his efficient corps of instructors were tireless in their efforts to provide for the convenience of their numerous guests. The arrangements for the various sessions and for the exhibits were beyond criticism, but it was a long and tedious trip from the headquarters hotel in New York to the place of meeting. Much valuable time was wasted in coming and going, but on the other hand, the arrangements for a noon luncheon practically at the door of the Hefley School, made it possible greatly to economize time at midday.

The very practical program outlined was not fully carried out, owing to the absence of several persons who were to have spoken. As many schools in and about New York were in session Thursday, the attendance was not so large as on Friday, and the interest manifested was not so keen as in Friday's sessions, but the general and sectional meetings Friday were full of snap, and the special meeting of the penmen Saturday morning was the best of its kind that we have ever attended.

The business meeting on Saturday came too late for many to take part, but it made little difference, for the election of officers and the selection of a place of meeting are usually the most interesting items of the annual business meeting, and this year, in accordance with the new Constitution and By-Laws adopted at Philadelphia, the Nominating Committee relieved the members of the burden of choosing their officers, and New York University was the only institution to extend an invitation to the Association for next year.

The banquet was one of the best, gastronomically and post prandially, ever enjoyed by the Association, and the attendance the largest ever recorded by a commercial teachers' organization.

In the words of one of the best known members, it was "a bully good meeting."

For the detailed report of the General and Business Teachers' meetings, we are indebted to E. H. Fisher, of Burdett College, Boston, whose efficient services will be highly appreciated by all of our readers.

Mr. William Hope, of New York City, has put us under obligations to him for his superior report of the Shorthand Teachers' Meetings. We are proud of this report, for Mr. Hope has unusual qualifications for this kind of work. His spicy comments will be received, we are sure, in the genial spirit with which they were written.

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MASS.

### The Banquet.

The seventh annual banquet of the E. C. T. A. was one of the most successful, and altogether delightful affairs of the kind that the organization has ever enjoyed. High credit is due to Mr. J. E. King and Mr. G. W. Harmon, the Banquet Committee, for their enterprise and skill in bringing together 210 banqueters to listen to such a man as Mr. Lewis Nixon, president of the United States Ship Building Company, the great ship-building trust of this country, employing 25,000 men.

Mr. Nixon spoke in favor of an enlarged navy, an American merchant marine and governmental encouragement. He said that in writing for a New York paper recently on the subject of success for young men, his first rule was, "Take a year's work in a first-class commercial school."

The speech, though excellent, was no more than can be read any day in any of our good magazines, but to meet and listen to such men is a part—and no small part, either—of a liberal education. Mr. C. W. D. Coffin is entitled to the distinctive honor of having secured Mr. Nixon's consent to speak.

Assistant Superintendent Henry W. Jameson, of the New York High and Training Schools, paid a high compliment to commercial schools, say-

ing that "the new movement in favor of commercial education is to be credited to the efficient work of private commercial schools." Mr. Jameson was once a commercial school teacher in St. Louis, and he induced his own son to take a one-year course in a good business college before entering Yale.

Mr. A. L. Osborn, of Rochester, N. Y., chose to speak on "Opportunity." His remarks were listened to with the close attention and the sympathetic interest that this high-minded gentleman and teacher always commands when he rises to speak. He strongly recommended that every commercial student read "The Letters of a Self-Made Merchant to His Son."

The last speaker was Creswell MacLaughlin, editor of The School Master, Cornwall-on-Hudson, N. Y. He was introduced as the Mark Twain of the Hudson, and he richly deserves the title. At last we have found in the East, a match for our own J. W. Warr, president of the National Federation of Commercial Teachers. Mr. MacLaughlin has an extravagantly woeful countenance while he, with apparent hesitation, perpetrates the most delightful pleasantries. His plea for an education that would fit for more than mere money getting was earnest, and his finale was the most artistic touch we have ever heard.

Mr. N. P. Hefley presided with ease and readiness, and he was commendably brief and to the point in his introductions. The music was well rendered; the menu was tasteful, and the viands satisfactorily served. The large company broke up at the seasonable hour of eleven o'clock, apparently delighted with the evening's entertainment.

### General Sessions of the Convention

E. F. Fisher, Burdett College, Boston

At 10:30 A. M., April 9th, the convention was called to order by President Charles M. Miller, there being about 125 delegates present.

The address of welcome, a scholarly production, by N. P. Hefley, gave to all the assurance that we were thrice welcome at the headquarters of this splendid school, and that the opportunities and advantages in seeing the educational and historic places while sojourning here, were quite as numerous as in other cities previously visited.

The President's address was full of good thought and recommendations for the future advancement of the Association, chief of which were recommendations to appoint a committee to amalgamate the forces of the lately organized New England

COURT F. WOOD, WASHINGTON,  
1ST VICE-PRESIDENT, 1904.

WILLIAM E. DOGGETT, BROOKLYN,

W. L. ANDERSON, BOSTON,  
2ND VICE-PRESIDENT, 1904.



High School Commercial Teachers' Association—and our own—the Eastern Commercial Teachers' Association; and another committee to draw up resolutions against the short term, fake schools.

The first paper of the day was by Edward M. Hull, Principal of the Home Correspondence School, Springfield, Mass. It was entitled "Commercial Education by Correspondence." Mr. Hull made plain the main objects of the correspondence schools, in a manner that cleared up, in the minds of many, points that needed light. "The Correspondence School," he says, "is not to take the place of resident schools, but is intended to supplement them, and eventually will be conducted by the resident schools."

To show that Correspondence Instruction is not without able advocates he quotes such men as Dr. Harper, of Chicago University.

"One of the chief values of correspondence instruction is the development of self-reliance, which the student acquires when studying alone. He does not rely so much on being told. Such students become more self-reliant, more confident, because, through necessity, they read more intelligently, think more clearly and meet emergencies as they come."

"The work done by correspondence," says Dr. Harper, "is even better than that done in the class room. Students who come to us after a year of such work are better prepared than those who have taken it with us in the class room. The correspondence student does all the work himself; he does it in writing and does twenty times as much reciting as he would in a class of twenty persons. He works out the difficulties himself and the results stay with him." Mr. Hull places first in a list of representative correspondence schools the Correspondence Department of Chicago University; second, American School of Correspondence affiliated with The Armour Institute of Technology; and third, The International Schools of Correspondence.

Edward Everett Hale says: "After the general system of public school instruction this system is the next most important organized system of education at work in the nation. Indeed I look to it for the accomplishment of John Adams' hope—that every man and every woman in the nation might receive a liberal preparation for the business of life."

"A Contribution to the History of Commercial Education," by Edgar M. Barber, Supervising Accountant in the Appraiser's Office, Port of New York, was one of the ablest articles ever contributed to the cause of Commercial Education, and has already been termed a classic in its line. A unanimous vote of thanks was extended to Mr. Barber, and it was also voted by the body to have the article published in pamphlet form for distribution among its members. This paper will be found in full in this number of *THE BUSINESS EDUCATOR*.

Mr. W. E. Doggett, of the Brooklyn Commercial High School, was not present, and hence we were not permitted to listen to his remarks on "What the Commercial High School Owes to the Business College."

"Office Economy in Commercial Education, Particularly Filing Methods and Labor Saving Devices," illustrated by lantern slides and exhibits, by Geo. Harvey Seward, Ph. B., Lecturer on Office Appliances, New York School of Commerce, Accounts and Finance, was a rare treat to convention goers. This article will appear exclusively in the June issue of *THE BUSINESS EDUCATOR*.

Mr. H. C. Wright, of Brooklyn, did not respond to his article, "Positions for Graduates; How I Get Them," explaining that he had refused to speak on that subject, but did read a most commendable article on "Opportunity," placing in the following order these three requisites to success: 1. Health. 2. Appearance. 3. Education.

## BUSINESS MEETING

The business meeting was called to order promptly by President Miller,

Saturday afternoon at two o'clock.

The report of the committee appointed to draw up a resolution in regard to schools that guarantee positions was discussed freely. Messrs. Harmon, Hinman and Cobb, favoring the guaranteeing of positions under what they considered appropriate restrictions, while Messrs. Blackman, Coleman, Norman, Spence, Platt, Bussard, Merville, and Court F. Wood were opposed to guaranteeing positions. It was resolved that the Association condemn the practice of guaranteeing positions.

The Membership Committee presented 109 new names, which were accepted.

The Committee on Resolutions presented the usual resolutions of thanks, and these were adopted.

Enos Spencer urged interest in the Commercial School Exhibit at St. Louis, and in the Private School Managers' Association, speaking vigorously in advocacy of the Boston meeting of the N. E. A.

Treasurer M. D. Fulton read an interesting and encouraging report which showed a balance of \$198.88 on hand April 1, 1903, with a net increase of about \$100 at this meeting. The report was adopted with applause, and, on motion of J. E. King, it was decided by a unanimous rising vote to pay Mr. Fulton \$50 in recognition of his self-denying usefulness.

The Nominating Committee brought in the list of candidates named at the beginning of this report, and the Secretary was ordered to cast one ballot for all.

But one invitation was received for next year's meeting place. This was from Acting-Dean James F. Johnson, of the School of Commerce, Accounts and Finance, of the University of New York. The invitation was unanimously accepted, and the meeting adjourned.

JOHN ROBERT GREGG, CHICAGO.

G. H. SEWARD, NEW YORK.

A. S. HEANEY, PROVIDENCE;  
GENERAL SECRETARY.







GEO. P. LORD, SALEM, MASS.



MISS NORA G. WRIGHT, OLNEYVILLE, R. I.



J. H. EASTERDAY, BALTIMORE.

## Meetings of Business Teachers' Section

E. B. Fisher

Thursday afternoon, Vice-President W. H. Sadler called the meeting to order, and R. J. Maclean, of Goldey College, Wilmington, Delaware, in speaking from the Business Manager's point of view, talked, not from a prepared paper, but extemporaneously. He said: "It is not what I think of you, not what you think of me, but it is what the business man thinks of us, that must interest us." We pay too much attention to the trimmings of business education, and not enough to the body of the garment; we must give more heed to rapid calculations, legible, rapid penmanship, and business correspondence.

This talk was one of much interest and profit to the convention, and was prepared after much labor and research for facts. Many members were on tiptoe, ready to say something regarding it, when the time came for discussion. They were denied this privilege, however, and are still waiting for a chance to talk.

"Can Books of Original Entry in Bookkeeping Be Used Successfully From the Start, and to What Extent?" was answered by George P. Lord in the affirmative. This talk brought out the two contrasting ideas as to which method shall we use in starting a student, Journalizing or the Skele-ton Ledger?

Mr. Lord and Mr. Rowe held to the former method, while Mr. Marshall and Mr. Osborn insisted on the latter.

Horace G. Healey, of the *Penman's Art Journal*, opened the subject of "Vertical Penmanship and Its Effect On Business Writing." This subject brought the "Penmanistic" delegates to their feet in goodly numbers, and the discussion was participated in by Messrs. Harmon, Rowe, Reed, Fulton, Gaylord, and others. Practically they were of one voice and mind, agreeing that vertical penmanship is a fad, and has done much to hinder the progress of teaching the subject, in our public and private schools.

The interest in penmanship was so marked, over that of previous subjects for discussion, that the chair promised the penmen an extra session later in the week.

Friday afternoon, the first speaker on the program was W. Payson Richardson, Dean of Brooklyn Law School, who spoke to the subject "Commercial Law for Commercial Schools, Its Content and How It Should Be Taught." During his very able and elaborate discussion of this subject he suggested among other things, the following: Leave out of your courses such subjects as Real Estate, Corporations and others that are seldom handled in the first year work of regular law schools, because they are so difficult to grasp by the beginner.

Teach law as you teach Arithmetic, Bookkeeping, or any of the regular branches, by the Recitation, not by the Lecture Method, the lecture method, even in our best law schools, being a thing of the past.

Teach law as it is, not as it has been; teach it according to the statutes of your own State, applying the home State law to your regular class work, and being satisfied to let go untaught the laws applicable to other States than your own.

Discussions followed in lively order by Messrs. Norman and Dorney, showing that there was much interest in this subject.

"How the Providence English High School Secured its Collection of Commercial Products," was the subject of a most excellent and carefully pre-

pared paper, written by Miss Nora G. Wright, and read by Mr. F. H. Read. A future number of *THE EDUCATOR* will contain this paper in full.

"How I Conduct Business Practice," by J. H. Easterday, of the Sadler B. & S. College, Baltimore, was an off-hand talk, filled with vim and enthusiasm. He illustrated quite fully his method of conducting exchange among his own students as well as that of intercommunication.

About 10:30 Saturday morning, April 11, the business section was called to order by Vice President W. H. Sadler, who announced that the subject, "My Hobby," would be postponed until after the special session of the penmen.

This meeting was doubtless the most spirited of the entire convention.

C. C. Lister, M. C. Bussard, R. S. Collins, L. M. Thornburgh, and A. H. Hinman, spoke at some length in regard to their methods of teaching, illustrating, meanwhile, at the board. Mr. Hinman's work was of an ornamental character. The other teachers devoted their attention to business writing, and much helpful, practical information was given. This meeting attracted a large attendance.

In order to give an idea of the unusually high professional character of the members present, the names of some of the well-known teachers noticed there are given herewith:

A. S. Osborn, C. C. Lister, E. M. Huntsinger, W. H. Patrick, C. E. Doner, L. C. Horton, R. S. Collins, F. B. Moore, A. J. Scarboro, L. M. Thornburgh, A. H. Hinman, R. G. Laird, T. J. Risinger, F. A. Covert, G. W. Harmon, W. H. Beacom.

It seems as though the interest manifested in this session should have made sufficient impression on the Executive Committee, to insure provision for adequate treatment of the subject of penmanship at the next meeting.

The meeting for the discussion of "Hobbies" was called to order immediately after the adjournment of the penmen. Although advertised to be a free discussion, by everyone willing to speak, it turned out that a list of speakers had been prepared, and these were called on. The hour was late, comparatively little interest was shown, and the meeting was soon adjourned.

HORACE G. HEALEY, NEW YORK.



## Meetings of the Shorthand Teachers.

William Hope, Harlem Business Institute, New York City.

On Thursday afternoon we were half an hour late in being called to order at general session, and this made us twenty-five minutes late in being sent to lunch, which may be the excuse for commencing the Shorthand Section work at 1:45 instead of one o'clock as scheduled. O, Punctuality, thou art the thief of time in all our business meetings, associations and conventions! The genial presiding officer, Mr. Archibald Cobb, of Philadelphia, was ill at ease on account of the exasperating delay, but he could not help it. We had been a hungry crowd and now we were satisfied, good-natured, happy lot, and cared little whether "school kept" or not.

### THE FIRST PAPER.

As the first speaker, Mr. J. E. Gill, Trenton, N. J., was called to the platform, a good Methodist brother near me whispered, "Wherever *two* or *three* are gathered together in my name, there am I in the midst of them, to bless them and to do them good." The audience was not large, but it was jolly and considered itself the salt of the association, if not of the earth.

The subject was, "What Proportion of Time Should be Given to Each Subject in a Well Balanced Stenographic Course." Brother Gill stuck to his text, and if 99 per cent. of those we interviewed afterward, knew neither beginning, middle, nor end of what was read, it was their misfortune and not J. E.'s fault. It was a good paper, vigorously read, scintillating, illuminating sparks as if the motive power behind the language was electricity. If I read my notes correctly the course of a first-class shorthand school should not be less than eight months. All others are "get-rich-quick concerns." There should be at least an A and B spelling and an A and B grammar class with first week examinations, to de-

termine the student's standing in English. Little time should be given to letter writing, but every transcript should be treated by the teacher as a lesson in punctuation and mechanical arrangement. Syntax and one or more classes in penmanship must be included. A class beginning shorthand should have 45 minutes of daily class-work, 40 minutes of grammar, 30 minutes of spelling, 30 minutes of penmanship, and 120 minutes of type-writing. The remaining 40 minutes, it is presumed, are for *eleeteras*. The time and work arrangements appear workable and are followed generally by business schools. The two weeks of practical office work is wholly inadequate to meet the demands of New York business men, but it is better than those—even so-called "good schools"—that have no practical work whatever.

The discussions—warm, hot, at times comical—showed that not a soul understood the text, much less the subject, because several members, led by Brothers Huntsinger of Hartford, and Blackman, of Allentown, pawed, chawed, stamped upon and kicked the unfortunate essayist, because he had not told them how he "Taught Spelling." Brother Gill vainly protested that he was not teaching, preaching, or exhorting on that text. It did no good. Evidently not knowing what the subject read was, they continued to wipe the floor with Brother Gill with the *Spelling* mop. This continued with "fun and frolic" until the referee called "time."

### HOW I TEACH ENGLISH.

It was now the turn of Dr. J. S. Burton, Eagan School, Hoboken, N. J., to "say his piece" on "How I Teach English." Faultless in diction, polished to please the most fastidious, we felt as if the thesis deserved a better fate. It was too good, too valuable, for the group of teachers gathered into the Shorthand Section. It was like "casting pearls before swine," and the writer was one of the swine. It provoked no discussion. Too bad, cruelly bad. "A shame, a measly shame."

### HOW I TEACH PUNCTUATION.

F. A. Spence, Salem, Mass., bravely came to time, confident he had a hidden secret to reveal. A Salem pupil could doubtless follow him intelligently, but some New York teachers could not. The end of the paper was not the finish of Punctuation, although the discussion came near to being the ending of Brother Spence.

Brothers Huntsinger, Blackman, Walworth, and others, edited the sample letters, not with pen or blue pencil, but with tongues dipped in wit, humor, drollery, sarcasm and vitriol. Despite Brother Spence's earnest protests, the active members held him responsible for the English of the letters, instead of for the punctuation. Every one had a good time, but they left not any wiser as to "How I Teach Punctuation." No synopsis can do these papers justice. They are excellent contributions in their respective lines and should be printed in full.

Friday afternoon, Mr. Cobb, presiding officer, had the sympathy of business men, if not of the teachers, because from one o'clock to 1:44 he could not get an audience sufficient to begin work.

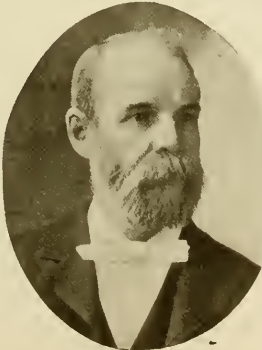
### HOW I INSTRUCT IN SHORTHAND.

A sea of smiling faces welcomed the leaders this afternoon. As the strange preacher said to the large afternoon congregation, "In the name of the Lord Jesus, where were you all in the morning?" So said we, "Where were you all yesterday afternoon?" If it was not a "Model Class" as the program called for, we are certain Brother Chas. T. Platt, Eagan School, Hoboken, N. J., proved to be a "Model Teacher," and no mistake. In an introduction, couched in words as sweet and tender as the dawn, he wooed his magnificent audience to earnest, expressive sympathy. He handled an average class of young men and women, in what may be termed the intermediate division. He did it in a business way, easily, earnestly, naturally, and with most desirable results. Three phases of the work were illustrated:

DR. J. S. BURTON, HOBOKEN.

WILLIAM HOPE, NEW YORK.

JOHN E. GILL, TRENTON.





F. A. SPENCE, SALEM, MASS.



MISS STELLA SMITH, HOBOKEN.



CHARLES T. PLATT, HOBOKEN.

1. Home preparation for next day's class work. The recitation consisted in one or more taking positions at the blackboard. While they wrote from dictation, on the board, the others wrote in their note-books. The chalk outlines were read and corrected and uncommon words were defined and the subject matter discussed e. a. d. s.

2. New matter was dictated, written on the board and in books, then read and the outlines, words, phrases, clauses and subject matter criticised *ad libitum*.

3. New matter in correct shorthand is put on the board and a reading class is conducted, and so on *ad infinitum*.

There was no playing to the "gods in the galleries," nothing but honest, faithful, earnest, intelligent, hard work. An injustice was done Mr. Platt, and a more grievous one to the attending teachers, by cutting the work off and preventing discussion, on account of the management having commenced forty-four minutes late. The writer of this desires to say, and the editor may cut it out if he pleases, that he has conducted his shorthand classes according to Mr. Platt's plans, with some modifications, for over twenty-five years, and has been unable to find a better. It should also be understood that not one teacher in a hundred, behind that system would get the results Mr. Platt did. He has brains, experience, education, tact, and a hundred other essentials, and knows how to apply them all.

#### HOW I INSTRUCT IN TOUCH TYPE-WRITING

Without any abatement in the interest, Miss Stella Smith, Eagan School, Hoboken, commenced her paper and illustrated her method of teaching typewriting through the medium of a "Model Class." Her many friends enjoyed her introduction and were delighted with the many letters she had received from past graduates testifying to the countless advantages they had received through the acquirement of touch typewriting. She had no patent process and no prize recipe to sell or give away. All she did was simply to teach, TEACH, TEACH. The standard of measurement of success or failure was the teacher. Show her a failure, for she prudently

admits failures, and the cause is the teacher. If the model class fell short of the wishes of the teacher or the expectations of her many friends, do not blame the operators, because "old timers" could not do average work under such surroundings. Somebody is to blame—certainly not Miss Smith, nor her Model Class. The effort was superior to the fraud at Detroit, an improvement on the farce at Providence, and will be much better at succeeding conventions. Questions and discussions being shut out caused general dissatisfaction, engendered bitter feeling, and rendered the advocates of touch typewriting liable to the suspicion that they were afraid of the searchlight of truth and experience. Such suggestions would be an outrage; the blame lies elsewhere.

#### TABULATING AND BILLING

John F. Soby, of the Remington Typewriter Co., read a paper entitled "A Rational Plan for Six to Ten Weeks' Instruction in the Use of Tabulating and Billing Typewriters." The fact that the paper elucidated to the average mind no "plan" at all, but was a well prepared plea for the use of certain makes of typewriters was no excuse for the rudeness displayed by so many leaving the room during its delivery. The Executive Committee secured the services of Mr. Soby and doubtless named the subject and he was entitled to a

JOHN F. SOBY, NEW YORK.



larger audience and a more respectful attention.

The concluding session of the Shorthand Teachers, Saturday morning, was designated on the program as a "Round Table Discussion" on "My Hobby." Each speaker was limited to five minutes and discussions to two minutes. We again record our regret and disappointment at having fifty minutes cut off the privileges of members by commencing late. A business concern would have discharged every "man and mother's son of us" if we had attended to business for it in such a manner. But we are teachers of business not doers of it, and we are all away from home on a bright Easter holiday, and the spirit of good fellowship, more than rigid money-making principles dominate us.

The "Hobby" discussion was a new feature this year, and in this section was a grand outlet for pent up eloquence and glorification. Its success was not in what was said, perhaps, but in the large number who were permitted to say them. Many persons, many minds and many thoughts and many diversities—fools enjoy them. It is impossible for men and women with zeal, earnestness and good nature like Smith, Platt, Kennedy, Gregg, Bridges, Gill, Gleason, Spence, Miller, Morse, Bird, Powers, Cobb and others, to talk five minutes without being benefited and entertained. It was a grand good session and all were sorry when the presiding officer, Mr. Cobb, announced that we were thirty minutes late for luncheon.

#### TYPEWRITERS REPRESENTED

All the standard typewriters and others aspiring to become entitled to a place on the "Standard" list, were well represented. Commercial teachers and private school proprietors have proved themselves good friends of the machine companies. It is therefore courteous good business for them to place the machines and their operators at the services of visiting teachers. The gentleman and ladies in charge of the exhibit rooms and machines have certainly, from all points of view, been well chosen. They were obliging, affable and considerate in a high degree. They were a valuable adjunct to the success of the convention.





## Convention Notes

The penmen had to fight for a chance, but they got it, and Vice President Sadler had a right to feel proud of his "boys," Lister, Beacon, and Collins. Eighteen of the foremost penmen of this country were assembled in one room along with twice as many who had taught penmanship. It was a good sight.

Carl C. Marshall should have come to New York in the days of S. S. Packard, for Mr. Packard would not have permitted this genial educational "bubble-buster" to pay three cents for a ticket to walk across the Brooklyn bridge, which is a free bridge. Mr. Marshall says he won't do it again.

Mr. Marshall told Mr. Lord that the Cash Book was in no sense a Journal, nor a part of it, and then Enos Spencer told Mr. Marshall, in a roundabout way, that he (Marshall) was the distinguished author of some drill exercises that were useless. It was all done pleasantly, but earnestly.

Commercial teachers on their knees is not a common sight, but several of them willingly assumed that position on top of Hefley's office counters, in order to observe Miss Stella Smith's demonstration of Touch Typewriting as done by her students. Crowded house.

English as an indispensable subject of study is coming to the front. Papers by F. A. Spence, on Punctuation, and Dr. John S. Burton, on English, were of the very few that by common consent were practical and satisfactory.

Publishers and manufacturers were well represented, Mr. Barker, of the Bobbs-Merrill Co.; Mr. Curry, of the Burrows Bros. Co.; Mr. Rutherford, of the Fay-Sho Typewriter Co.; Mr. Beale, of the Beale Publishing Co.; Mr. Funk, of Powers & Lyons; Mr. Marshall, of the Goodyear-Marshall Co.; Mr. Geo. Wagenseller; The Howard Pen Co., of New Jersey; The Smith Premier; The Densmore; The Remington Typewriter Companies, and the Practical Text Book Co., represented by Mr. Gaylord.

The acceptance of the invitation of the School of Commerce, Accounts and Finance, commits the Association definitely to a policy of fraternity with the schools of higher commercial training. This is commendable.

The \$50 paid to Treasurer Fulton was a well merited appreciation of valuable, unselfish service.

The many friends of T. B. Stowell, of Providence, were glad to see his sunny smile in convention again. It will be a long while before his ideal hospitality during the Providence meeting will be forgotten.

A. H. Hinman's skill at the blackboard was much in evidence and was the subject of general admiration.

E. M. Barber demonstrated, in his able paper, that he is a worthy alumnus of Valparaiso College. When he goes on a tour of investigation, he generally gets to the lower stratum of facts, he the subject Japanese Silk Frauds or Early Commercial Education in America. Enough praise was bestowed on Mr. Barber to have turned the head of an average man, but he is so far above that plane that praise does not spoil him.

Healey, Keefover, and Gaylord were found among the barn swallows of the sky parlor of the Casino theater, looking intently at "A Chinese Honeymoon." Carl C. Marshall declared that Mr. Gaylord's unconscious attitude reminded him of a methodist deacon in a Missouri prayer meeting. Enos Spencer was deeply impressed with the novelties of the Casino, until it was explained to him that the liquid on tap was Vichy water. That was too much for a loyal Kentuckian, and in a plaintive, I'm-so-far-from-home tone, he ejaculated "Water!"

Marshall got his trousers pressed, so he put his valuables into his dressing case. Next morning, donning his properly-creased nether garments, he boldly launched into the turbulent sea of Broadway, and entering a good restaurant, ordered an excellent meal. Full of satisfaction and breakfast, he approached the cashier's desk and found his empty pockets. His badge and his face saved him. He said he found out that while it is disagreeable "to feel like thirty cents," it is worse to feel for thirty cents and not find it. The editor can sympathize with Mr. Marshall for he made a monumental donkey of himself by walking away from his steamer, and leaving his pocket book in his stateroom, under his pillow, where some enterprising employee found the result of a few days of toil. We wish him well.

Everyone was glad to see Doctor C. A. Herrick, of Philadelphia, who is editor-in-chief of the new series of commercial textbooks about to be brought out by Mac-Millan's.

Guaranteeing positions is distinctly frowned on by the E. C. T. A.

## Heard on the Floor of the Convention

BY WILLIAM HOPE.

The reception of visitors at Hefley's School gave universal satisfaction.

The arduous duties of President Miller were greatly lightened by his able, energetic assistants.

Commencing work about an hour after the announced time is a bad advertisement of our executive ability.

The admission of 100 new members was one of the many delightful features of the convention.

Many did not vote for the adoption of the "Guarantee" resolution because they did not think it right to interfere with a neighbor's manner of doing business.

While all papers were good the "Model Classes" by Platt and Smith were by far the most popular and profitable. A hint here for the new officers.

The paper ordered to be printed and distributed was a good one, but selecting it from among others equally as good in their respective departments engendered—well engendered. Guess the rest.

Brother Blackman may not be always judicious and opportune in his remarks, but he is always lively and entertaining.

The subject of "prayerful consideration" in the "Amen Corner" was, "May the old timers and self-conceited school proprietors go way back and sit down next year and let the teachers and young men and women have a lead on the program." May the petition be granted next year.

If ten o'clock is an hour too early to commence program work, for suffering punctuality's sake, make it eleven a. m. If the president and officers cannot cure this reprehensible habit, the Association will never be able to either kill or cure "Fake Schools."

Some disloyal private talk was carried on out of session. It's a mistake, brethren. Assert your right to have your say and speak your piece during the session and ever after hold your peace or uphold and defend your Association.

Problem: Is there a difference and what, between guaranteeing positions to prospective students, and telling them we do not guarantee positions, but we have always obtained positions for all graduates and have vacancies left over?

Problem: Has a school proprietor any moral or other right to say that others shall not and cannot guarantee positions because he cannot?

Question: Is it wise for the E. C. T. Association to pass any resolutions in restraint of the methods of any school, which it cannot carry out?

J. CLIFFORD KENNEDY, SALEM, MASS.

M. D. FULTON, AUBURN, R. I.

ENOS SPENCER, LOUISVILLE.



## A Contribution to the History of Commercial Education

BY EDGAR N. BARBER, B. SC., C. P. A.

[A paper read before the Eastern Commercial Teachers' Association at the Hefley School, Brooklyn, April 10, 1903.]

### ANCIENT ACCOUNTANTS AND THE ORIGIN OF DOUBLE ENTRY BOOKKEEPING, 1494.

A recent writer on the history of early business education in America, states as follows:

"The science of double entry bookkeeping as known and used today was not known in 1494. An earnest young man then living in Philadelphia wishing to learn bookkeeping applied to many merchants, but none would teach him or accept him as a bookkeeper without experience. He went to New York and found no one there to employ him or teach him bookkeeping, as each merchant had his own way of keeping accounts. 'Bookkeeping was not then as it is now, a system. It had no well defined rules and was not taught save under the eye of business men themselves.

"About 1494, the first business school in New York City was started by Benjamin Foster, a native of England, and the instruction given was in penmanship and bookkeeping."

The date quoted, it will be observed, is 1494. Now, these statements come into collision with the truth at so many points as to remind one of the famous Academician who defined a crab to be "a small red fish that walks backwards," a definition which proved to be true excepting in three particulars; it was not red; it was not a fish, and it did not walk backwards.

Prompted by curiosity, some weeks ago, I determined to ascertain, if possible, why the city of New York, foremost in commerce and finance, should have been ignorant of double entry bookkeeping and deprived of commercial teachers and schools, prior to the year, 1815.

A brief sketch of the history of bookkeeping may aid us, therefore, in determining whence originated much of that which now constitutes the curriculum of our modern business schools, perhaps revealing also some relationships and personalities not generally known to commercial teachers, and help us to realize that some things were done in the world at large, and in New York city in particular, along the line of commercial education, a considerable number of years before most of us were born.

It is generally accepted that the first writer on double entry bookkeeping was Luca Pacioli, an Italian mathematician and professor of sacred theology, whose "Summa de Arithmetica" was published in 1494. He was not the creator of the system, however, for single entry appears to have given way to double entry gradually in Venice, beginning about the year 1000, and was known to Pacioli as the Venetian method.

Being founded upon the equation, bookkeeping in those days was considered as a branch of mathematics co-ordinate with algebra, and the public accountant, therefore, was primarily a mathematician. It may be interesting to take note also in this connection of the coincidence between the development of bookkeeping and

of banking. The Bank of Venice was founded in 1171; the Bank of England in 1694; the Bank of New York in 1784.

These periods correspond, loosely speaking, with the growth of accounting in the countries specified.

A college of accountants was established in Venice in 1581, and works bearing upon this theme almost without number, have since been written.

In 1810, Dr. Kelly states that Isler, of Brussels, compiled a list of 150 writers on bookkeeping, of whom seventy were in Germany, twenty-five in France, seven in Holland, three in Italy, and thirty in England.

Without going into the bibliography of the subject, I will set down a few of these chronologically:

- 1494, Luca Pacioli, Italy.
- 1531, Johann Gottlieb, Germany.
- 1533, Hugh Oldcastle, England.
- 1569, James Peele, England.
- 1652, John Collins, England.
- 1721, William Webster, England.
- 1736, John Mair, England.
- 1737, Hustercraft Stephens, Ireland.
- 1770, Ishae de Souza Brito, Holland.
- 1789, Benjamin Booth, England.
- 1796, Edward Thomas Jones, England.



EDGAR N. BARBER, NEW YORK.

- 1802, Patrick Kelly, LL. D., England.
- 1804, William Jackson, Ireland.
- 1810, Charles Hutton, LL. D., F. R. S., Scotland.
- 1816, Cronhelm, England.

Prior to the textbooks of Dr. Kelly and William Jackson, Mair's bookkeeping was more extensively used in America than any other author. Of Mair's work, Dr. Kelly says that the principles are explained with great perspicuity and correctness, but the system is too elaborate and verbose for school practice. The same criticism applies to the work of Hustercraft Stephens, a copy of which is in my own library.

BENJAMIN BOOTH, A NEW YORK MERCHANT AND AUTHOR, 1789.

Nearly all the textbooks on bookkeeping published in this country prior to 1835, go back for their material to Dr. Kelley's work (1802), and through him to Benjamin Booth's (1789), and practically all of the encyclopedia articles bearing on the subject, appear to be drawn from the same sources. Mr. Booth spent half

of his life in New York and half in London, and to that extent New York can claim his authorship. He was experienced both as a bookkeeper, and as a merchant. His work was entitled, "A Complete System of Bookkeeping," and it contained a large variety of forms as used in the actual business world, devoid of fanciful theory.

Edward Thomas Jones, an accountant, followed in 1796 with "Jones's English System of Bookkeeping," a work which Dr. Kelly informs us was "chiefly remarkable for the enormous subscription raised for the occasion." It contained 140 pages lithographed, and 120 pages printed; one set by single entry and one by double entry, and sold for 4s. Jones introduced two columns in the journal, and he devised a separate balance book into which the results were gathered from the ledger at the end of each quarter. In attempting to exploit single entry, however, he was not entirely successful.

### The Mercantile School of London

DR. PATRICK KELLY, 1802; HIS INFLUENCE ON AMERICAN WRITERS.

Patrick Kelly, LL. D., to whom reference has been made, was born in 1756 and died in 1842. He was Master of the Finsbury Square Academy and Mathematical Examiner to the Trinity House. The University of Glasgow conferred on him the degree of doctor of laws and his school, which was remarkably successful, was popularly known as the "Mercantile School." He published "The Elements of Bookkeeping," in 1802, a book of 240 pages, the material being largely adapted to school purposes from the text of Benjamin Booth. Nine editions of Dr. Kelly's book had been issued in 1828. It contains Invoice, Sales, and Bill Books, Account Sales, Journals, and a large variety of forms long used in business; much valuable material relating to foreign exchange, and an excellent description of banking, there being over 1000 banks in England at that time, a line of business in which the accounting methods have changed but little in centuries. It concludes with "A Short Explanation of Commercial Terms" which, revamped, is familiar to you through other sources. Dr. Kelly also wrote "The Universal Cambist," "Nautical Astronomy," and other scientific books; all of which transpired during the first quarter of the last century and London, therefore, led New York in the founding of a commercial school of the first order.

NEW YORK IN EARLY BUSINESS EDUCATION.

Passing on with simply a reference to the excellent works of Cronhelm and Jackson, we return to New York and in the directory for 1818 we first find the name of James Bennett, Accountant. His name will be found there until 1836. March 27, 1824, "The American System of Practical Bookkeeping," was copyrighted, by "Jas. Bennett, A. & M., Professor to the Accountants Society of New York, late Professor of the Accountants So-



ciety of Pennsylvania, late President of the Accountants' Society of New York, and member of the Medico-Chirurgical Society of the University of the State of New York." In a later edition of this textbook I find six pages set four solid columns to the page, of names of merchants, accountants, and clerks, who had received his instruction.

Respecting this, with that peculiar modesty so characteristic of some of his successors, he says of himself, as follows:

"It will, no doubt, be acceded by those acquainted with the subject, that the author has instructed in the Science and Art of Bookkeeping, a far greater number of grown persons than any other person in any other country or age of the world; and, what may be considered a curious fact is, he has instructed persons from thirteen different nations of the earth."

In the directory for 1798, and following years, I find a large number of accountants, and, judging from the superb testimonials held by him I am forced to believe that Mr. Bennett had this immense following and that these accountant societies were in existence. He made a strong point of teaching bookkeeping, not with a view to making routine bookkeepers, but merchants, managers, and men of affairs.

Mr. Bennett published, in connection with his textbook, a copperplate engraving exhibiting, at one view the final closing of the ledger which is termed "A Balance Chart."

This has served as the prototype of many later creations, not all of them improvements on the original. In 1842, twenty-one editions of his book had been issued. As evidence that he maintained a business school, I submit:

## JAMES BENNETT'S ADVERTISEMENT

"The Annual Commencement of Bennett's Public Lectures on Bookkeeping is on the first Monday in October, at his house, 97 John street, at seven o'clock in the evening; and a new class commences on the first Monday of each of the succeeding months, including April. The evening lectures close annually on the first of May.

## TERMS

For an unlimited attendance, with the price, \$15, to be paid in advance.

For private instruction which is given at all times, at his residence, \$25, payable in advance. The private instruction is given in the daytime throughout the year. The subject is treated of under the following heads:

1. Common domestic transactions.
2. Foreign trade proper.
3. Exchange with foreign nations, Bills, etc.
4. Commission business.
5. Company concerns.
6. Speculations in company in all its branches.
7. The Trial and Final Balance of the ledger and an opening of the New Books.

A thorough knowledge of this art may be acquired from the subscriber's instruction in from four to six weeks, one lecture each day.

Certificates of ability under seal will be granted to each qualified person.

## TERMS FOR MATHEMATICAL SCIENCE

- Instruction private.
- For navigation, with use of quadrant, sextant, etc., \$30.
- For management of chronometers, \$20.
- For land surveying embracing right line trigonometry, \$20.
- For mensuration of superficies and solids, \$20.
- For practical gauging with use of instruments, \$10.
- For gauging, including mensuration of solids, \$20.

Nautical and mathematical instruments are supplied and students will have access to a choice library.

There has also an excellent telescope mounted for observing the satellites of Jupiter and for other astronomical purposes."

I do not know what sign swung from Bennett's institution, but I submit that "School of Commerce and Navigation" would not have been inappropriate.

In 1824 it required astronomy to sail a ship across the sea, and today another has said that it requires astronomy to see profits, and when located they are likely to be found out near the fifth decimal place. Bennet trained for both objects. He should hardly be forgiven for inventing the \$15 "unlimited attendance" perpetual scholarship idea, but I am sure the foregoing conclusively shows that Mr. Bartlett was mistaken when he said, speaking of 1830 to 1834:

"I visited New York, Philadelphia and other cities. I found they were all alike. In none of these large cities was there any chance for a poor boy to learn bookkeeping."

But there was another Bennett in New York at this time; hence, I am privileged to present

JAMES GORDON BENNETT'S COMMERCIAL SCHOOL PROSPECTUS, 1824.

In October, 1824, there was issued this announcement, which I have copied verbatim:

## PERMANENT COMMERCIAL SCHOOL

The subscriber, encouraged by several gentlemen, intends opening in Ann, near Nassau street, an English classical and Mathematical school for the instruction of young gentlemen, intended for mercantile pursuits. Instruction will be given in the following branches:

Reading, elocution, penmanship and arithmetic; algebra, astronomy, history and geography; moral philosophy, commercial law and political economy; English grammar and composition; and, also, if required, the French and Spanish languages by natives of these countries.

Bookkeeping and merchant's accounts will be taught in the most approved and scientific forms.

The school will be conducted, in all the principal branches, according to the inductive method of instruction, and particularly so in arithmetic, geography and English grammar.

It will commence about the first of November.

References—J. S. Bartlett, M. D., Albion Office; Messrs. Smith & Hyslop, Pearl Street; Mr. Henry T. Nagary, Broadway; Mr. P. Whittin, Jr., Maiden Lane.

J. GORDON BENNETT.

"N. B.—Application may be made to J. G. B. at 138 Fulton Street."

This proposal is chiefly interesting today as showing what James Gordon Bennett, Sr., thought should be taught in a first-class commercial school. He came to New York in 1822, from Halifax, where he had taught bookkeeping, French and Spanish. He spent a year in Charleston as translator for the "Courier" but returned in 1824 and projected this school. The proposed school, if ever formed, had a brief existence. Later, he delivered lectures on political economy in the vestry of the old Dutch church on Ann Street. In 1825 he returned to newspaper work, and, after various journalistic experiences, in 1835, founded The New York Herald, which has become a more successful school, perhaps, than would have proved true of the one he originally planned.

If New York's claim to priority were otherwise jeopardized, I should contend that this was the first commercial school founded in America. Curiously, that honor belongs, I believe, to "Another man by the same name." James Gordon Bennett may have doubted his ability to withstand the James Bennett competition, and probably this had something to do with the abandonment of the proposed permanent commercial school.

I will remark here, in passing, that I find in J. C. Colt's bookkeeping of 1837, "The Grand Balance Sheet," so long used in business schools. He, however, chides other popular authors preceding him for omitting it and I therefore conclude that this overworked, but disappearing "exercise" is chargeable to earlier writers than is generally supposed. The words "To" and "By" as well as useless explanations in the ledger, were often omitted, I find, prior to this date.

THOMAS JONES AND THE NEW YORK COMMERCIAL ACADEMY, MANY YEARS PRIOR TO THE BRYANT & STRATTON SCHOOLS

Now in 1840, if the young man from Philadelphia, referred to in the beginning of this paper, had landed in New York and proceeded up Broadway to No. 183, he would have found the New York Commercial Academy, with Mr. Thomas Jones as Principal, where he had been for a number of years. Here, the young man could have secured as sound instruction in bookkeeping as can be obtained anywhere today.

On January 1, 1841, Thomas Jones published "The Principles and Practice of Bookkeeping." Incorporated in the work is the following notice:

## JONES'S COMMERCIAL ACADEMY

No. 183 Broadway,  
Over the Drug Store.

"The design of this institution is to afford gentlemen preparing to enter the counting-room, and particularly merchants' clerks, the opportunity of acquiring a thorough commercial education.

The arrangements are such as to permit students to attend at any hour of the day or evening, that may suit their convenience, and additional rooms have lately been added for the accommodation of those who may desire to attend privately.

Each student is required to master the principles of the subject, teaches charge successively of several sets, both of individual and partnership accounts, adapting the forms to the nature of the business. This practice is performed entirely by the student himself, as a test of study, the exercise of the scholastic thus made to resemble strictly the usual business of a well-regulated counting-room.

The subsidiary books used in business, as well as the various forms of accounts current, account sales, etc., comprise a part of the usual exercise of the student.

COMMERCIAL ARITHMETIC, embracing the most ready and pretensions of Interest, Exchange, Equation of Payments, etc., constitute the especial object of attention.

PENMANSHIP—Mr. Jones has bestowed much pains on the inquiry into the various causes which occasion bad writing, and those whose expectations are not graduated by the supple and pretensions so constantly pressed upon their notice, he can offer his services with the fullest confidence of being able to afford them complete satisfaction.

A select class of young gentlemen preparing for the counting room are received for a daily session of four hours, to which, during that time, Mr. Jones devotes his exclusive attention."

(Continued on Page 22.)



## Department of Commercial Law.

Conducted by J. C. Harber, Bryant-Stratton Business College, Providence, R. I.

ANSWERS TO QUESTIONS IN LAST ISSUE.

1. The services of a coachman being necessary to this minor, he is bound to pay a *reasonable* sum for the one month's services actually rendered him. A minor is bound to pay only a reasonable price for "necessaries" furnished him.

2. A minor is not bound by his contract for necessities, if he lives with his parents, even though he is not properly provided for. The dealer has no power to take the place of the parent under such circumstances, but should complain to the proper authorities.

3. Generally, one who is entitled to avoid his contract must return what he obtained under the contract. However, "the law assists minors" and while the minor must return the article, if he has it, yet if he has parted with it, he may still avoid paying for it. This is because the law seeks to protect minors from the results of just such improvident conduct.

4. Brown should prove that he was not of age when he entered into the agreement. It is not enough to allege minority. The allegation must be proved. Any one could simply say that he was incompetent. (See rule given in last issue.)

5. The statutes of some states provide for such contracts, declaring them binding upon the minor. Some courts have held learning a trade to be "necessary." Of course it is always "necessary" where the statute makes it so.

6. If it could be shown that, all things considered, the circumstances were such that this outfit was "necessary" to this particular minor, he could not avoid his contract in any case. If it was not necessary, he could have avoided the contract by returning the purchase within a reasonable time after attaining his majority. Is a year a reasonable time? Probably not. Then he is bound, for he has ratified his contract by his conduct. It must be remembered that no definite time can be given as a "reasonable time." What is only reasonable in one case might be highly unreasonable in another. It is not a question of law but of fact. Suppose, in the above case, that the minor can show that he returned the purchase at the first opportunity—then a year is a reasonable time.

7. Although A had a right to avoid this contract on the ground of complete intoxication, yet it would seem that by subsequent conduct, when in his right mind, he bound himself.

8. In this case B was "incompetent," but if the service rendered by C was necessary to B, he would be bound to pay C a reasonable sum,

Generally such care would be necessary, but suppose B was in his own house and was already supplied with skilled attendants, then C's services would probably not be necessary.

9. X cannot avoid his contract. Nothing short of intoxication so complete as to dethrone reason will render one "incompetent."

10. Duress is good cause for the avoidance of a contract, but there was no fear of B which prevented A from acting at his own pleasure. Therefore duress did not exist. A is bound.

11. If this is a matter which I have power to settle with B, then he will be bound on the note unless I have taken unfair means to obtain his consent. One cannot avoid his obligation on the ground of duress of imprisonment, where imprisonment is merited.

12. If it can be shown that the father was unduly influenced, the deed will not hold. Neither the father's age nor the amount of the consideration (price) will invalidate the deed, but they would be factors in proving undue influence. Whether or not there is undue influence exercised in any given case is a question of fact.

13. The courts look with suspicion on such contracts as this. It is, of course, allowable for a client to sell property to his attorney, and the price need not equal the real value of the property sold. Old age is no bar to making contracts. And yet these facts taken together would perhaps go a long way toward establishing undue influence. If, as a matter of fact, there was an exercise of undue influence, the sale is void.

14. The claim could not be prosecuted while the war lasted, but the action would revive when peace was restored.

15. Under the common law, a married woman could not contract in her own name, but in general the statutes of the different states provide that a married woman may hold property and make contracts in her own name.

16. An insane person is not bound by his contracts generally. However, (as this contract is reasonable and Y acted in good faith) if X has never been adjudged insane and Y has so far performed his part of the contract that he cannot be put in *statu quo* (in the same state or position as he was before he began performance), X would probably be bound. If Y had not so far completed his part that he could not be put in *statu quo*, X would not be bound.

17. A has been adjudged insane, which is sufficient notice to all. A is not bound.

18. C can make any contract which does not concern the subject on which he is insane, provided, of course, that he has not been adjudged insane.

19. The reason why an insane person is not bound by his contracts generally is that he cannot give his consent. Here D makes the agreement when he is perfectly sane and capable of giving intelligent consent. Therefore the contract is binding on him.

20. Legally, X is insane until such time as the guardian is removed, whether he is in fact insane or not. Under such conditions he cannot make a contract which will be binding on him.

In considering questions touching the incompetency of parties, it is well to remember that on some points different courts have decided differently. In such cases, the student may determine which of two conflicting opinions is backed up by "the weight of authority." However, it is more important that one should know and remember on just what questions the courts differ than that he should know where the weight of authority rests. The knowledge that certain ground is dangerous will enable the student to keep off, or, if he must cross, it will enable him to see the necessity of securing a reliable lawyer as an escort. The decisions of courts are more or less affected by the statutes of their respective states. No student who means business should fail to acquaint himself with those portions of the statutes of his own state, which deal with questions of commercial law.

## Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

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HAWAII—Coffee Culture in Hawaii. Overland, March, 1903.

IMMIGRATION—In the Gateway of Nations. Jacob A. Riis. The Century, March, 1903.

IRELAND—Agricultural Co-operation in Ireland. American Agriculturist, December 6, 1902. The Irish Land Bill. The World Today, March, 1903.

BY-PRODUCTS—By-Products in Manufactures. The World Today, March, 1903.

COTTON—Where Cotton is King. The World Today, March, 1903.

TEA—Tea in Ceylon. Scientific American. March 21, 1903. (Supplement.)

**FISHERIES**—Salmon Investigations of the Steamer "Albatross". Scientific American Supplement, March 21, 1903.

**MANUFACTURES**—The Success of American Manufactures. Nineteenth Century, March, 1903.

**MEXICO**—Labor in Southern Mexico. Journal of Geography, January, 1903.

**THE WEST INDIES**—The Danish West Indies. Journal of Geography, January, 1903.

**SIBERIA**—The Russian Convict Island of Sakalin. The World Today, March, 1903. Dalny, a Flat City. Scribner's, April, 1903.

**VENEZUELA**—The Venezuelan Trouble. The World's Work, March, 1903.

**COMMERCE OF THE UNITED STATES**—American Overland Transportation to the Orient. Engineering Magazine, March, 1903. The Fight for Atlantic Commerce. Munsey's Magazine, March, 1903. Waterways: An Economic Necessity. Forum, March, 1903. Commercial Wireless Telegraphy. World's Work, March, 1903. Principal Sources of the Agricultural Imports of the United States. Journal of Geography, January, 1903. Great Lakes. Transportation. Scientific American, December 13, 1902. Railroad System of the United States—Scientific American, December 13, 1903.

**FORESTS**—Timber of the Far West. Mississippi Lumberman, December 5, 1902. The Lumber Industry of the Pacific Coast. Review of Reviews, March, 1903.

MEDINA, N. Y., April 15, '03.

MESSRS. ZANER & BLOSER,  
Columbus, Ohio.

GENTLEMEN:

Nothing that I have met with recently in the Penmen's papers is so intensely interesting to me as Professor Hinman's biographies of the old war horses of the profession, most of whom I have met and with some of whom I have had more than a passing acquaintance. The late Harvey G. Eastman was one.

In the latter part of June, 1855, I was in a room within a block of where I am now writing, where I had just finished a writing class and was removing the furniture, when I received a call from a tall young man, wearing a blue coat, with brass buttons, a broad brimmed hat and a make-up which would attract attention anywhere. He announced himself as Harvey G. Eastman, nephew of George W. Eastman, of Rochester, with whom I had long been acquainted, and said he was on the way to Niagara Falls where he expected to locate and write cards at one of the hotels for the summer. I told him that I was going to the Falls for the same purpose the next day, and as the business would be confined largely to the hotel guests, there would be no conflict of interests.

We agreed to meet the next day and lay out a plan which should be mutu-

ally satisfactory and as he had one day the start he was to have the choice of locations. We met as agreed. He said: "There is nothing in it for us. We will have to board at the hotel at \$2.50 per day (equivalent to \$4.00, now), and the hotels are not half full."

I said, "I can stand it a week any way, and I am going to take my chances."

He urged me very hard to leave with him and I did so, only to return ten days later, and for nine successive seasons I was at the International hotel, card writing, during the months of July and August. Even after I had engagements by the year, those two months were reserved for my vacation, and I have never looked

(Continued on page 22.)

## HIGHER ACCOUNTING

BY R. J. BENNETT, C. A., PEIRCE SCHOOL, PHILADELPHIA.

The following proposition is taken from the New York State C. P. A. examination questions. The writer has made several changes and modifications in the original question in order to illustrate more clearly the method of handling the different points that are likely to come up in preparing such statements.

### QUESTION.

The directors of the City Manufacturing Company, before closing the books for the year ending December 31, 1902, declare out of the net earnings of the company, a dividend for the year of 8% on the common stock and 7% on the preferred stock, payable January 15, 1903. They also desire to carry to the surplus fund \$10,000, and the balance of profits to the undivided profits account. There has been brought forward from last year an undivided balance of \$8,000, and after the audit of the books the trial balance is found to be as follows:

### TRIAL BALANCE, DECEMBER 31, 1902.

|                                                    |            |            |
|----------------------------------------------------|------------|------------|
| Common Stock .....                                 |            | \$ 200,000 |
| Preferred Stock (7% Cumulative) .....              |            | 200,000    |
| Treasury Stock, Common .....                       | \$ 50,000  |            |
| Reserve Fund (Surplus) .....                       |            | 14,200     |
| Bills Payable .....                                |            | 52,000     |
| Accounts Payable .....                             |            | 20,000     |
| Accounts Receivable .....                          | 84,000     |            |
| Investments .....                                  | 11,000     |            |
| Goodwill and Patents .....                         | 160,000    |            |
| Real Estate and Buildings .....                    | 65,000     |            |
| Plant and Machinery .....                          | 80,000     |            |
| First National Bank (on deposit) .....             | 16,000     |            |
| City Trust Company (overdraft) .....               |            | 1,500      |
| Stock on hand Jan. 1, 1902 .....                   | 58,000     |            |
| Purchases .....                                    | 165,000    |            |
| Sales .....                                        |            | 438,350    |
| Returns and Allowances .....                       | 1,970      |            |
| Discount on Sales .....                            | 3,200      |            |
| Discount on Purchases .....                        |            | 2,150      |
| Interest and Discount (Notes) .....                | 1,500      |            |
| Miscellaneous Expenses .....                       | 8,600      |            |
| Repairs .....                                      | 2,000      |            |
| Labor .....                                        | 170,000    |            |
| Fuel .....                                         | 12,000     |            |
| Freight .....                                      | 3,000      |            |
| Manufacturing Expenses .....                       | 5,680      |            |
| Insurance .....                                    | 1,750      |            |
| Salaries, Management .....                         | 10,000     |            |
| Salaries, General .....                            | 22,000     |            |
| Reserve for Bad Debts, Jan. 1, 1902 .....          |            | 7,700      |
| Premium on Preferred Stock .....                   |            | 4,400      |
| Undivided Profits .....                            |            | 8,000      |
| Bad Debts for the Year .....                       | 4,900      |            |
| Interim Dividend, Common Stock, July 1, 1902 ..... | 4,500      |            |
| " " Preferred Stock, July 1, 1902 .....            | 7,000      |            |
| Cash on hand .....                                 | 1,200      |            |
|                                                    | \$ 948,300 | \$ 948,300 |

The stock on hand, raw and manufactured, Dec. 31, 1902, is \$63,000. Allow depreciation at the rate of 7½% on machinery and plant, and 2% on real estate and buildings. Set aside 5% of book debts as a provision against possible bad debts. Interest on investments due and payable Jan. 2, 1903, \$350. Laborers are paid in advance, \$1,290; and there are salaries in arrears, \$1,140. Coal on hand, \$2,100; insurance unexpired, \$350. There is discount unearned on notes under discount at the bank, \$120. Prepare Trading Statement, Profit and Loss Statement, and Balance Sheet, and make proper distribution of the several items above stated.

## TRADING STATEMENT,

|                                                                  |            |            |
|------------------------------------------------------------------|------------|------------|
| Stock on hand January 1, 1902.....                               | \$ 58,000  |            |
| Purchases for year .....                                         | 165,000    | \$ 223,000 |
| Deduct stock on hand December 31, 1902 .....                     |            | 63,000     |
| Manufacturing Expenses.....                                      |            | \$ 160,000 |
| Freight.....                                                     |            | 5,680      |
| Labor.....                                                       | \$ 170,000 | 3,000      |
| Less amount prepaid.....                                         | 1,290      |            |
| Fuel.....                                                        | \$ 12,000  | 168,710    |
| Less coal on hand .....                                          | 2,100      | 9,900      |
| Balance, Gross Profit, carried to Profit and Loss statement..... |            | 89,090     |
|                                                                  |            | \$ 436,380 |

## PROFIT &amp; LOSS STATEMENT

|                                                            |           |           |
|------------------------------------------------------------|-----------|-----------|
| Depreciation on plant and machinery $7\frac{1}{2}\%$ ..... | \$ 6,000  |           |
| Depreciation on real estate $2\%$ .....                    | 1,300     |           |
| Miscellaneous expenses .....                               | 8,600     |           |
| Repairs .....                                              | 2,000     |           |
| Insurance.....                                             | \$ 1,750  |           |
| Less unexpired.....                                        | 350       | 1,400     |
| Salaries, management .....                                 | \$ 10,000 |           |
| Salaries, general .....                                    | 22,000    |           |
|                                                            | \$ 32,000 |           |
| Add amount unpaid.....                                     | 1,140     | 33,140    |
| Interest and discount .....                                | \$ 1,500  |           |
| Less discount unearned .....                               | 120       |           |
| Reserve for bad debts.....                                 |           | 1,380     |
| Discount on sales.....                                     |           | 4,200     |
|                                                            |           | 3,200     |
| Net profit, carried down for apportionment.....            |           | \$ 61,220 |
|                                                            |           | 30,350    |
|                                                            |           | \$ 91,570 |
| Allotment of Profits:                                      |           |           |
| Dividend on Common Stock, $8\%$ .....                      | \$ 12,000 |           |
| Dividend on Preferred Stock, $7\%$ .....                   | 14,000    |           |
| Carried to Surplus Fund.....                               |           | \$ 26,000 |
| Undivided Profits .....                                    |           | 10,000    |
|                                                            |           | 2,350     |
|                                                            |           | \$ 38,350 |

## BALANCE SHEET,

| ASSETS.                                           |           |            |
|---------------------------------------------------|-----------|------------|
| Real estate and buildings.....                    | \$ 65,000 |            |
| Less depreciation, $2\%$ .....                    | 1,300     | \$ 63,700  |
| Machinery and plant .....                         | \$ 80,000 |            |
| Less depreciation, $7\frac{1}{2}\%$ .....         | 6,000     | 74,000     |
| Goods on hand, raw and manufactured .....         |           | 63,000     |
| Cash, in First National bank .....                | \$ 16,000 |            |
| Cash, on hand .....                               | 1,200     | 17,200     |
| Accounts receivable.....                          | \$ 84,000 |            |
| Less $5\%$ for possible losses .....              | 4,200     | 79,800     |
| Good will and patents.....                        |           | 160,000    |
| Investments (of Reserve Fund).....                |           | 11,000     |
| Interest on above, $3\%$ , due Jan. 2, 1903 ..... |           | 330        |
| Labor, paid in advance .....                      |           | 1,290      |
| Insurance, unexpired.....                         |           | 350        |
| Discount, unearned on notes under discount.....   |           | 120        |
| Coal on hand .....                                |           | 2,100      |
|                                                   |           | \$ 472,890 |

(Contingent liabilities, such as accommodation obligations, notes under discount or transferred, disputed claims, etc., should be listed on the balance sheet, but not to form part of it.)



DECEMBER 31, 1902.

|                                  |            |            |
|----------------------------------|------------|------------|
| Sales for year.....              | \$ 438,350 |            |
| Less returns and allowances..... | 1,970      | \$ 436,380 |
|                                  |            |            |
|                                  |            |            |
|                                  |            |            |
|                                  |            | \$ 436,380 |

DECEMBER 31, 1902.

|                                           |           |           |
|-------------------------------------------|-----------|-----------|
| Gross Profit from Trading Statement ..... | \$ 89,000 |           |
| Discounts on purchases.....               | 2,150     |           |
| Interest on investments .....             | 330       | \$ 91,570 |
|                                           |           |           |
|                                           |           |           |
|                                           |           |           |
|                                           |           | \$ 91,570 |
| Net Profit, carried down .....            | \$ 30,350 |           |
| Undivided profit from last year.....      | 8,000     | \$ 38,350 |
|                                           |           |           |
|                                           |           |           |
|                                           |           | \$ 38,350 |

DECEMBER 31, 1902.

| LIABILITIES.                              |            |            |            |
|-------------------------------------------|------------|------------|------------|
| <i>To the Public:</i>                     |            |            |            |
| Bills Payable .....                       | \$ 52,000  |            |            |
| Accounts Payable .....                    | 20,000     |            |            |
| City Trust Co., overdraft .....           | 72,000     |            |            |
| City Trust Co., overdraft .....           | 1,500      |            |            |
| Salaries, unpaid.....                     | 1,140      | \$ 74,640  |            |
| <i>To the Shareholders:</i>               |            |            |            |
| Capital stock, preferred.....             | \$ 200,000 |            |            |
| Capital stock, common.....                | \$ 200,000 |            |            |
| Less stock in treasury .....              | 50,000     | 150,000    |            |
| Paid up capital .....                     |            | \$ 350,000 |            |
| Reserve for bad debts, Jan. 1, 1902 ..... | \$ 7,700   |            |            |
| Deduct losses for year .....              | 4,900      | 2,800      |            |
| Reserve (Surplus) fund, Jan. 1, 1902..... | 14,200     |            |            |
| Add present allotment .....               | 10,000     |            |            |
| Add premium on preferred stock .....      | 4,400      | 28,600     |            |
| <i>Dividend:</i>                          |            |            |            |
| Preferred, 7% .....                       | \$ 14,000  |            |            |
| Common, 8% .....                          | 12,000     |            |            |
| Total .....                               | \$ 26,000  |            |            |
| Deduct interim dividend.....              | 11,500     | 14,500     |            |
| Undivided profits .....                   |            | 2,350      | 398,250    |
|                                           |            |            | \$ 472,890 |

(History by Barber, from page 17.)

In 1838, Mr. B. F. Foster published "The Merchants' Manual," a work of 252 pages, containing able chapters on Credit, Speculation, Banking, Bookkeeping, Correspondence, etc. This is the Benjamin Foster referred to as having founded the first business school in New York in 1845.

Now, as summarizing quite compactly the achievements of Thomas Jones as an author, I submit the following letter from Mr. Foster:

"NEW YORK, August 1, 1838.

MR. THOMAS JONES:

SIR: The principal features of what I understand to be your plan of teaching bookkeeping, and for which, in my opinion, you are entitled to the merit of having originated, are the following:

1. Distinguishing from explanation of the theory with the ledger.

2. Explaining the scheme of each separate account and showing its use.

3. Deducing from the different accounts two statements of the merchants' affairs showing how much he is worth.

4. Showing that the ledger by double entry contains two sets of accounts, which you term — (now termed primary and secondary) each set producing one statement of the merchant's affairs, and — (now termed primary and secondary) the agreement in the result of the — (primary) accounts with the result of the — (secondary) accounts constituting the balance of the books.

5. Confirming a knowledge of this by exercising the pupil on a series of skeleton ledgers, from which he learns to deduce the results of any ledger.

6. Requiring the pupil to fill up the columns of a blank ledger from daybook transactions by which he learns to make a ledger without a journal.

So far as my knowledge extends this peculiar method of teaching the science of double entry accounting, with you and the users of his system, upon its utility and importance is yours.

I have availed myself of the information derived from your oral lectures in the compilation of my recent work entitled "The Merchant's Manual," so far as relates to the explanations of the ledger in Chapter XI, on the principles of bookkeeping, an acknowledgment of which shall be made in my next publication on this subject, and which has been inadvertently omitted in this present edition.

Yours very truly,

(Signed) B. F. FOSTER."

It is proper to state that, prior to Thomas Jones, from Dr. Kelly down through the hundred of other popular authors, accounts were divided into three classes: Real, Personal and Fictitious. Mr. Jones reduced the number of classes to two, dominating them as Primary and Secondary; the one embracing Resources and Liabilities, and the other Losses and Gains, and by taking off these two statements, now known as Business and Financial, before closing the ledger, the plan of opening a "Balance Account" in the ledger after closing, such as is shown in James Bennett's chart, and common among early authors, was rendered unnecessary. From a teaching point of view, this, it must be acknowledged, was an important step in advance, and the credit of this discovery belongs to Thomas Jones.

Mr. Jones's name disappears from the New York directory after 1806. For three years prior thereto he is designated therein as a public accountant. His early training was received in counting-houses, and his experience as an expert was extensive. That he was a superior accountant is evidenced by a "Question for Accountants," a complicated problem in partnership settlements, submitted to the

New York Gazette, February 4, 1840. That he was a master of the English language and well versed in the science and practice of teaching, will be perceived from the following paragraphs, which I have taken from different portions of his writings, and which, though disconnected, may prove interesting to teachers generally:

"This is an age which seems to be growing in reverence for the practical school. Of this there could be no ground of complaint; it is always well to keep the practical in view; but, unfortunately, there is becoming prevalent a most absurd notion that precisely as the practical is advanced the theoretical must be disparaged and kicked over-board. A few sound truths seem to be overlooked, viz.: that the explanation of any plan is theory, practice is its application; that a comprehensive theoretical knowledge is a full and comprehensive knowledge of the whole field of practice—it is an analysis of it; that a theory which fails to suggest or reproduce practice is either false or founded on a partial experience; and that all teaching is, in the true sense of the word, explaining the theory and absolutely nothing else."

"If we expend millions on an Atlantic Cable, after all is done its cost is not set of its value; the test is its earning capacity."

"The popular apology for unscientific teaching is that it is an unteachable subject. What is an unteachable subject? We answer, one that will not submit to analysis."

"A practical knowledge of the whole field of practice is the indispensable basis of a good elementary treatise on any subject. The professional teacher avails himself of the labors of all his predecessors, and there by recognizes that he has to deal with a science that is constantly advancing."

"There are indeed two distinct ways of teaching. The one by stating the principles, and then using facts to illustrate them. The other by analyzing the facts in the hands of the pupil, and by his own ingenuity to discover it. This latter way may often be employed with a just estimate of the powers of the pupil, and by the way in which nature teaches, but for the advanced mind it is tedious and appears childish."

"That principles must be the constant aim of the teacher. He must know exactly what part of the subject he has put into the mind of his pupil, and by a judicious estimate of the powers of the latter, he must know what question he is able to deal with. This constitutes the teacher's art, and it is as impossible to teach facts in isolation, except as to facts, either by a book or otherwise, on an accomplished teacher, no matter how new the subject to him, as to pass a counterfeit bill on a money broker."

"There are certain fundamental doctrines which will be found as the basis of every elementary treatise recognized as sound and satisfactory."

"But to teach a subject is to teach or impart a knowledge of its principles. The principles of a subject are the general truths which, by analysis, are found to explain the whole, or in other words to comprehend all its minor truths, and the fewer these general truths can be made the more exact the analysis and the more simple the explanation."

A man capable of doing such thinking as the foregoing extracts indicate, had been modestly and honestly conducting the New York Commercial Academy for a quarter of a century, when, in 1858, the Bryant and Stratton "chain" of "colleges" was uncoiled on Manhattan Island. One of its links came in contact with Thomas Jones. Naturally, the impact generated an electric spark, and a thunderbolt shot forth from Jones's pen in the form of a pamphlet entitled "Paradoxes of Debits and Credits Demolished," prepared for "those who think." The bombastic prospectus of the six-to-ten-weeks "College" course was attacked therein under the title "Effects of Quackery on Ed-

ucation," which, read today in the light of what has transpired during the past 45 years, is, to say the least, decidedly refreshing reading.

The limits of this paper forbid a review of this work, which will be reserved for a future time. Mr. Jones believed, however, that a commercial "college" with a ten weeks' course was an educational debauch, and he contended that an educational debauch was no better than any other kind of a debauch. Expressive of this view, he said:

"Admitting, however, that it is desirable to organize a special course of studies, and a mercantile college, and that this course must take a wider range than is usual, we cannot think of less than three years as the time to be occupied. And what antecedent qualifications should we look for in the head of such an institution? Should we bring forward a writing-master or bookkeeping teacher, or ask some speculator in half-a-dozen writing shops to send us his deputy and thus incur the just derision of the whole enlightened world? Or should we not seek some profound scholar of enlarged views and unquestioned reputation, for the high and responsible position?"

The University courses of commerce, the commercial high schools, and the larger and broader courses in our best business schools of today, are tardy responses to Thomas Jones's criticism of half a century ago.

A man 60 years old said to me a few days ago, "When I was a boy, in school—the New York City public schools—we studied Jones's Bookkeeping. I don't suppose you ever hear of that book now?"

No, I confess we do not; but Jones's methods still go marching on—under other men's banner. I take the responsibility of saying, however, that Thomas Jones wrote the soundest and most original textbook on elementary bookkeeping published in America. The copyright has long since expired, and no collision with publishers of today can possibly follow this statement.

As a former commercial teacher and a debtor, therefore, to him for a rational method of teaching bookkeeping, I pay this willing tribute to Mr. Thomas Jones—Teacher, Author and Public Accountant.

(Shattuck-Eastman, from page 19.)

back with regret to those nine summers.

Mr. Hinman makes no note of the fact that Mr. Eastman published a series of copy books. I have only one number (No. 2) of the series of five. There is no copyright date or any other date to tell when they were published. He also had what he called a hand rest, which he advertised extensively, shaped something like an egg, bisected lengthwise, the convex side fitting the hollow of the hand, the third and fourth fingers fitting into rings, and the whole held in place by a strap over the back of the hand. His books I think were prepared more for the wants of commercial than public schools.

I used to meet Eastman occasionally, in New York, and he spoke very freely, but not boastfully, of what he considered the good points of his books. From what I saw in these

## Simplified Penmanship

means plainer writing, easier writing, swifter writing, neater writing, better every-day writing.

Then why delay adopting it, and using it?  
It is winning, and is bound to win. Be not the last to experience its benefits.

Zaner & Bloser.

occasional meetings, there was nothing to suggest any spirit of antagonism or to indicate the tremendous energy stored in that not over vigorous appearing form.

With Mr. Hinman's statement of what he accomplished in two score and four years, deducting from that one score as a period of preparation, what would he not have done had he lived the allotted time of three score and ten years?

GEO. H. SHATTUCK.

LOUISVILLE, KY., April 21, 1903.

TO THE PROPRIETORS OF PRIVATE  
BUSINESS COLLEGES:

I take this pleasure in informing you that our committees are actively at work preparing matters for the Boston meeting and everything points to a successful gathering of the Proprietors of Private Business Schools.

The St. Louis Fair Committee has secured ample space and it is necessary that they know at once how many schools are willing to make exhibits. I urgently request every school to write at once to Mr. E. H. Fritch, 810 Olive St., St. Louis, Chairman of the World's Fair Committee, informing him whether or not you will make an exhibit. The exhibit will be collective and the expenses will not be great. Every school exhibiting will have its own space, desk, bookcase or show case as may be determined.

We want actual school work, such as will represent the results accomplished by the students of our respective schools. We owe it to ourselves, to our business and to our country to make a full and creditable display of Business education at this great exposition, which will likely be on a more magnificent scale than any other exposition ever held.

Respectfully,

ENOS SPENCER,

Pres. Private Commercial School  
Managers' Association.

### New School in Lincoln

LINCOLN, NEBR., April 21, 1903.

EDITOR BUSINESS EDUCATOR: The first of May Mr. J. L. Stevens, president of our school, will retire from the Lincoln Business College and start a school in this city known as the Modern Commercial School. He has sold his entire interest to Mr. E. C. Bishop, county superintendent of York Co., Nebr., and to Mr. W. N. Watson, principal of our shorthand department. The new proprietors of the Lincoln Business College are as follows: W. G. Bishop, president; E. C. Bishop, vice-president; E. C. Bigger, secretary; and W. N. Watson, treasurer.

Yours very truly,

W. G. BISHOP.

### Has No Equal.

Inclosed find list of subscriptions with remittance for same. I am always glad to solicit subscriptions for such a worthy, wide-awake journal as THE BUSINESS EDUCATOR. In the field of penmanship and business education it has no equal.

J. W. ANSHUTZ,  
Lebanon Bus. College. Lebanon, Pa.

### A Fine Compliment.

Inclosed you will find \$1 for which please continue my name on your subscription list for another year. I cannot afford to miss the excellent banquet you spread every month. May THE BUSINESS EDUCATOR continue to prosper.

JNO. ALFRED WHITE,  
Com'l Dept. High School. Noline, Ill.

*Q. B. C. D. E. F. G. H. I. J. K.  
L. M. N. O. P. Q. R. S. T. U. V.  
W. X. Y. Z. Louis E. Nieder.*

By Mr. Nieder, pupil of Pius Mainz, St. John's University, Collegeville, Minn.

### Brings Business.

Mr. W. McBee, who is one of our advertisers, writes under date of Feb. 2nd as follows: "I received \$8 worth of orders for cards in one day last week. My ad. is paying me more every month."

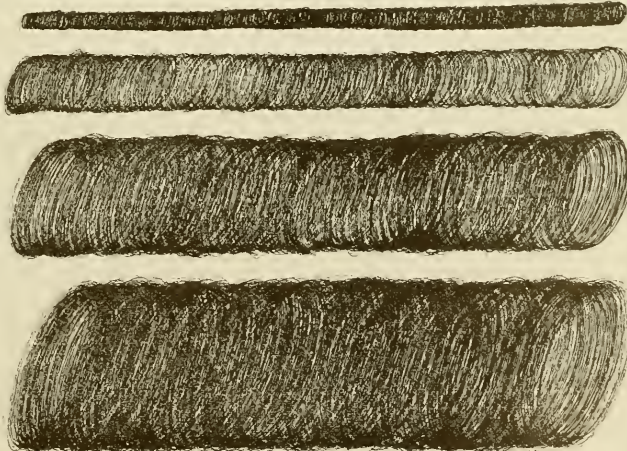
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Inclosed find remittance for THE BUSINESS EDUCATOR one year. THE EDUCATOR is without doubt the best of its kind published. The March number alone is worth the price of one year's subscription.

Clark's Tangible  
Business College.

C. B. SEARS,  
Springfield, Mo.

Ovals by Elmer Bowen, pupil of O. T. Johnston, Darling's Business College, Fergus Falls, Minn.







## Lessons in Business Writing.

BY

THE SADLER, BRYANT  
AND STRATTON

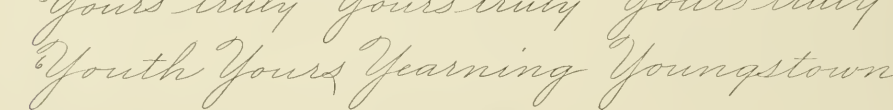


BUSINESS COLLEGE,  
BALTIMORE, MD.



Throughout this series of lessons the aim has been to group the various letters so that those having some difficult principle or stroke in common would be practiced in succession. In this way the student continues to dwell upon some particular feature long enough to master it.

Plate XXIII

In the first three letters this month, V, v, and U, the difficult thing to do is to begin with a small loop, or dot, if preferred, make a broad turn at the top and nicely rounded short turn at the bottom. If the student will practice Exercise No. 1 in Plate 23 until it can be made well with a free movement of the hand, he will have prepared himself to make good V's, v's and U's, with but little effort. It will be found excellent to develop grace and ease and will help to overcome any tendencies toward too much angularity in writing. Keep the V narrow. Be sure to make a turn at the blue line and try to curve the final stroke to the right. Do not carry the finishing stroke up higher than the first part of the letter. Aim to make the two downward strokes of V on the same slant. Make a turn at the blue line, carry the point up well toward the top of the letter. Make a broad turn at the bottom of the loop which should be shorter than the part of the V above the line. The U is the V with the loop omitted. It is well for the student to finish the U both ways as indicated in Copy No. 1, Plate 24. The exercise in the middle of line No. 1, Plate 24, is good practice to make the finishing turn of the U just right.

Plate XXIV

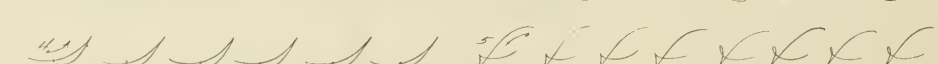
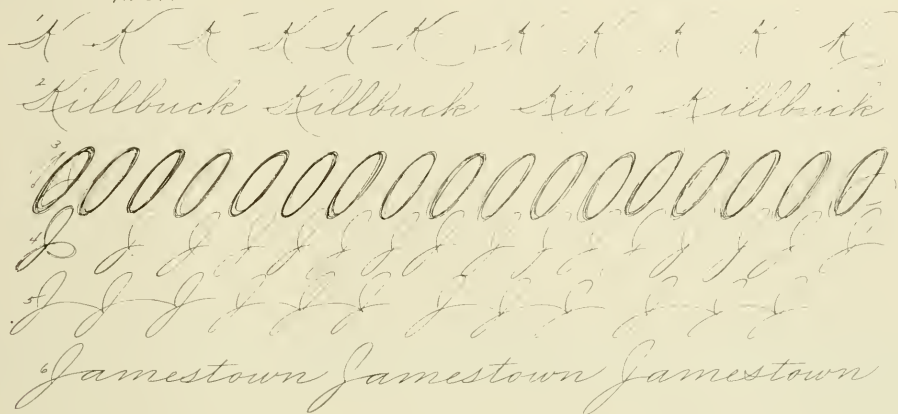
  
  
  
  
  


Plate XXV



The first part of *H* and *K* should be made the same. Copy No. 3, Plate 24, if practiced liberally will enable the student to make the first part of these two letters well. The upward stroke should curve well. Begin with a short, well-curved stroke and swing back to the beginning stroke, then repeat about five times on each exercise. Let the finger-rest move while making this exercise. Keep the space between the upward and downward strokes narrow. The first part of these letters is quite like the small *s*. Always make a period at the stopping point. Begin the last part of *H* somewhat higher than the first part, curve it slightly and be sure to form an angle—not a loop—at the blue line before joining the two parts of the letter. Notice the two styles of joinings in *H* as shown in line No. 6, Plate 24. The last part of *K*, while graceful when well made, requires considerable practice to get it just right. Study well the curvature of line both above and below where it is joined to the first part of the letter.

Before attempting to make the *J* the student should practice freely on a long, narrow oval extending across two ruled spaces as indicated in copy No. 3, Plate 25. Study the *J* as given in line No. 4, this plate. Make turns at the top and bottom. All lines should curve. The top should be a little larger than the bottom. The retracing exercise at the beginning of line 4 and exercise No. 5, Plate 25, are good practice to give strength of movement in forming the *J*. The top of *J* should be slightly smaller than that of *I*, and should lean to the right. Keep the crossing of lines close to the blue line. First learn to stop with a period and then learn to swing through the bottom of the letter like No. 2, Plate 26.

Begin the *S* with a well-curved line and form a loop quite like the small *I* and make a bold curve after crossing the upward stroke at about half the height of the letter. The copy No. 5, Plate 26, is a good exercise to combine the *S* and a movement exercise. Learn to make a period as the finishing point of *S*. This prevents the tendency to make a straggly-looking finishing stroke.

Plate XXVI

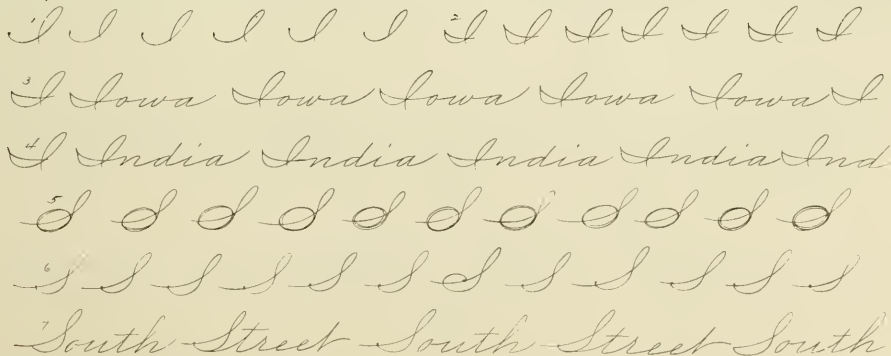


Plate XXVII

<sup>1</sup> C C C C C C C C C C  
<sup>2</sup> Commerce Commerce Commerce C  
<sup>3</sup> G G G G G G G G G G  
<sup>4</sup> G G G G G G G G G G  
<sup>5</sup> Good Good Good Good Good  
<sup>6</sup> Good company is a sinew of virtue

The style of C given in line No. 1, Plate 27, is a popular one and is one which is easy to make with a free circular movement. It begins with a short loop and is finished very much like a large figure 6. It should be well-rounded at the bottom. The exercise at the beginning of line No. 1, Plate 27, is good to develop this letter.

The G begins like C. Be sure to make a broad turn a little below half the height of the letter. Make the sharp point just half the height of the letter and swing back and finish with a period just like in the S. Copy No. 6 is excellent to develop good movement and control. Practice it a great deal.

Now, nothing has been said in these instructions about the work and sentence practice. But after practicing each letter until it can be made easily and well, it should be practiced in connection with the word or words given. And a great deal of practice on these words and sentences is necessary. Always place on each line exactly what is in the copy. This is particularly true of the sentences given in last line of Plate 27 and all of Plate 28. If, as you write it, it does not fill the line, make a little wider spacing between letters and words. If it does not all go on one line write smaller and reduce the spacing. Write full pages of each sentence. Try to get your writing uniform in size, spacing and slant.

Never scribble—always write carefully. Make every stroke count. Use rapid enough movement to give strength and smoothness to the writing.

Plate XXVIII

Employment, man's molding influence  
 I am gaining some I am gaining  
 We have drawn on you at sight for \$50.  
 "You cannot live without having influence  
 An undustrious boy is always wanted An  
 Good company improves our manners

## Lessons in Practical Business Writing

BY

Kina Pearl Hudson.

NEW BRITAIN, CONNECTICUT.

Students practice criticised in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

### Lesson 2.

"It was a difficult thing to do, but there was a will, and, of course, a way."  
—"Alice of Old Vincennes."—Naurice Thompson.

PLATE 5. No. 1. Begin with tracing oval; change to running; and, "with easy, rolling motion, feet firmly on the floor," as one professor used to say, glide into wider spacing and smaller loops. No. 2. Keep backs nearly straight, tops well curved. No. 3. c is an i with a tiny curve at top. A slight pressure of the pen before curving to the left. No. 4. Keep in mind speed, slant and spacing, when writing words.



Plate 5

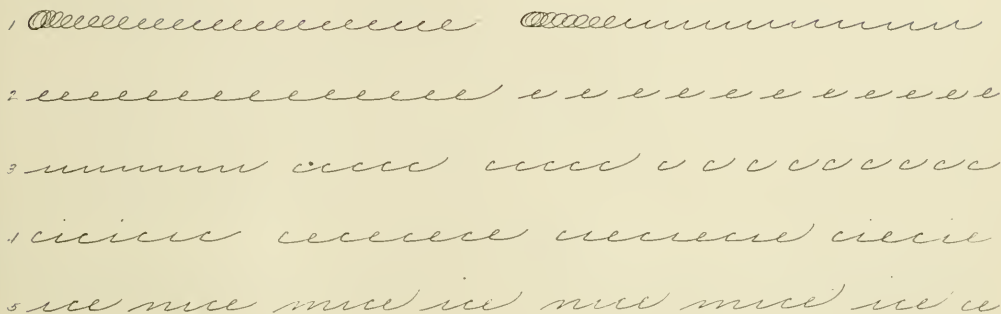


PLATE 5. No. 1. Make tracing oval with ending stroke. Retrace small ovals, make a wide curve to the left. No. 3. Keep loop nearly in the centre of large oval. Have a rapid, easy motion. Notice, no straight lines—all curves. It is said the secret of the beauty of Nature is in its curves; so it is with these letters. No. 3. Notice upper and lower ovals, about the same size. Make a slight pressure to begin with and then curve quickly back, with no stopping, as 1—2-3, 1—2-3. Small loop points downward. Have good opening between the ovals in the back of E. No. 4-5. Control the motion as you change from E to e and C to i.

Plate 6.

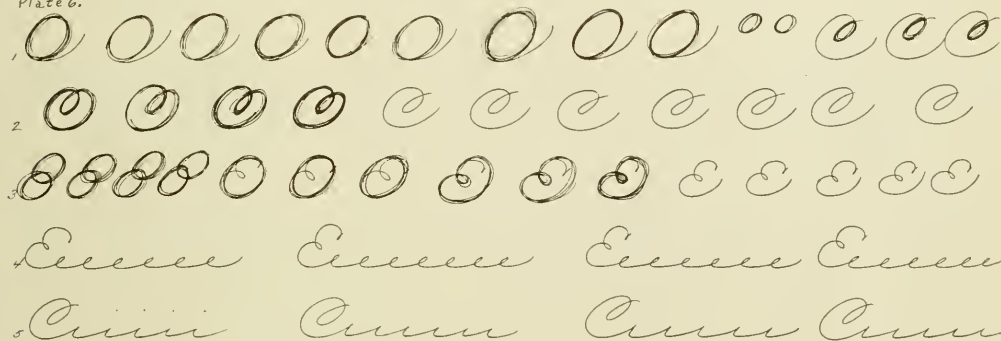
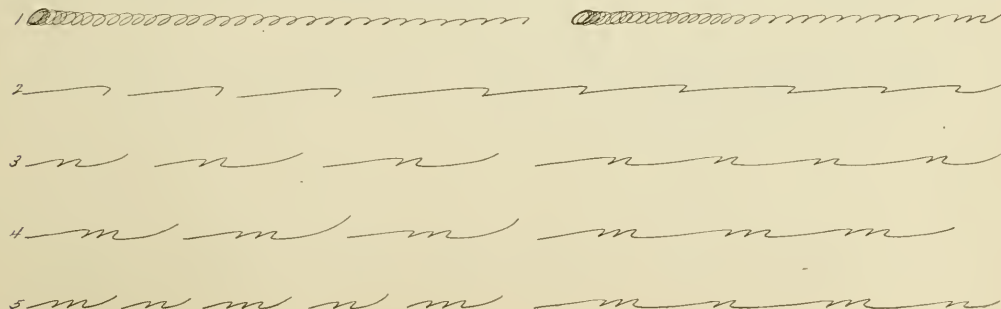


PLATE 6. No. 1. Same as No. 1 in Plate 5 except that the curves are upward rather than downward. No. 3. Keep letters themselves compact; have wide spacing between the letters. Keep down strokes parallel. No. 4. Make important rests at bottom of down strokes, just opposite to Plate 4. No. 5. Use no finger movement on down strokes; simply a "pulling in" motion of the arm into the sleeve. Notice the slight retracing at the bottom of the m's.

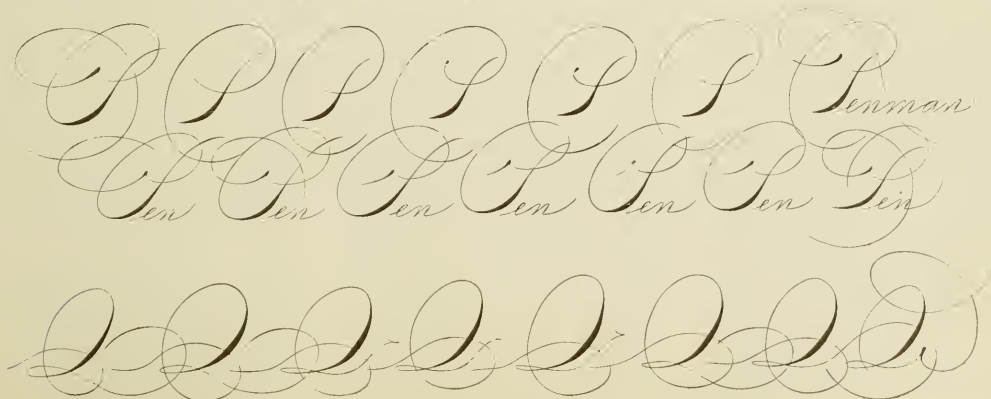
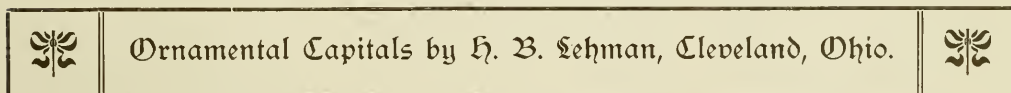
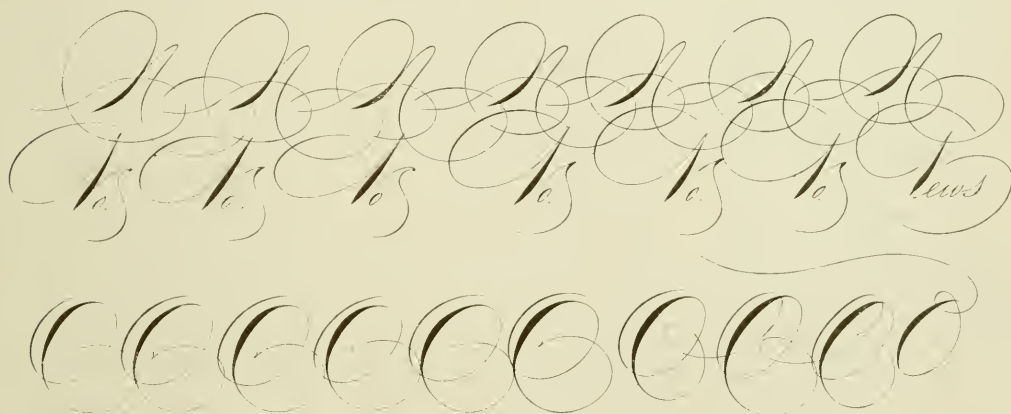
Plate 7.





*\$8.00* Buffalo, N. Y., Mar. 25, '05.  
 Due *E. V. Morse*, sixteen dollars.  
 in brick at *\$8.00* per M. to be delivered  
 at our yard.  
*Jenkins & Kinney.*

MODEL BUSINESS FORMS BY E. C. MILLS, 195 GRAND AVE., ROCHESTER, N. Y.







Entered at the Post Office at Columbus, Ohio, as Second Class Matter. September 1, 1902.

Edited and Published Monthly (Except July and August,) by ZANER & BLOSER, 118 N. High Street, Columbus, Ohio.

VOL. VIII. No. 9. WHOLE No. 54

COLUMBUS, OHIO, MAY, 1903

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It reaches practically all persons interested in commercial education and in penmanship in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in a book. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

## Some Hot Shot from the Quiet Observer in the "Practical Age."

"I have a great deal of sympathy with the fellow who cannot enter into the ecstatic enthusiasm of the penmanship teacher. A good hand writing is a fine accomplishment, and the intelligent teaching of penmanship is of the greatest importance, not only in the commercial school, but in the grammar and high school as well, but just here lies the trouble; nine-tenths of the teaching is not intelligent teaching. I know of no other school subject that has been overburdened with one-fourth of the silly and perfectly useless expenditure of nonsensical talk and misdirected effort. Ignorant enthusiasts have attempted to elevate to the dignity of a fine art, what is nothing but a practice.

"Some day, and that day is not far distant, people will discover that we have so many poor writers today, be-

cause the whole subject has been clouded and made difficult for the learner, instead of being made natural and easy for him.

"In my judgment, the greatest of all difficulties placed in the way of securing a nation of good writers is the idea that all learners must conform to one standard, instead of all standards being made to conform to the individuality of each learner.

"The 'Spencerian' teacher believes that every pupil should write a spencerian hand; so the 'vertical' writer, the 'round hand' writer, the 'angular' writer, all advocate his particular style, and the result is that the poor pupil is compelled to waste his energies in trying to bring his writing within the strict requirements of a particular slant, of a particular movement, or of some other particular thing that is the particular hobby of the particular enthusiast under which he is unfortunately placed for instruction.

"The idea has been maintained for years in the face of the fact that no two persons are exactly alike, and that no one person always writes exactly the same hand. Ye gods! when will the microbes of common sense penetrate through the thick skin into life blood of the writing teacher."

[The above is doubtless a little severe on penmen, but much of it is truth, even though penmen generally may not recognize it. The "one way for all" as concerns form and movement is being delegated to the past, and the one way for each is rapidly taking its place. The modern teacher must fit writing to the individual and not the individual to writing. At least the two should meet upon neutral grounds so that the individual need not do all the bending. The teacher of writing must be many-sided and able to write more than one hand. He must be observant, sympathetic, able to diagnose the writer's chief faults and prescribe a remedy. The one movement method must go, is going, and will soon have gone.—EDITORS.]

## EDITOR BUSINESS EDUCATOR:

I have just received your letter concerning the Ohio Commercial and Special Teachers' Association regarding announcements that should be made concerning our meeting at Put-in-Bay, June 29-30. This year's meeting is held at the same time and place as the Ohio State Teachers' Association. They begin their meetings on the thirtieth, but by beginning ours a day earlier we avoid serious overlapping, thus allowing attendance at both meetings. The same hotel and railroad rates are secured for the Ohio Commercial and Special Teachers' Association as for the State Teachers' Association, by paying a membership fee of one dollar into the latter association.

It is my desire that all Commercial and Special Teachers in Ohio contribute informally, and in a few brief sentences, their ideas, impressions, convictions and experience respecting any one of the subjects named in the list mailed herewith, to be considered at our next meeting, also submit

the same to a proper committee directed through me, so that a symposium may be arranged and mailed to the different representative magazines. I make no apology for asking every teacher and publisher interested in said subjects to do something along this line as I believe all will be gainers by such a series of discussion and cumulative papers, and it is evident that the general needs of teachers and school proprietors can be more duly arrived at through a symposium containing the expressions of many teachers than by one or two papers by individuals. "In union there is strength."

Hoping that you will kindly assist in the proposed plan, and agreeing to announce a more definite program later, I am,

Respectfully yours,  
L. W. STEHL,  
Chairman Executive Committee.

A partial list of questions proposed. Please submit others.

1. How to organize a business college. 2. What kind of teachers to employ. 3. Systems and methods to be introduced. 4. How to secure business. 5. Schedule of time to be devoted to each branch. 6. The wants and needs of students. 7. How to make an English department pay. 8. The art of business and social correspondence. 9. Class of individual instruction in arithmetic for business schools. 10. Requirements for examinations, diplomas granted, general average. 11. Main trouble with beginners; how to interest them. 12. Arrangement of rooms, furniture, etc. 13. Discipline, authority of teachers, etc. 14. Rules, and how to enforce them. 15. Excesses, absences, credits, etc. 16. Photography, mimeograph, metronome. 17. The way to solicit employment; whom to recommend. 18. Advertising literature, college journals. 19. Best methods of teaching penmanship. 20. Thorough check-system in teaching bookkeeping. 21. How to handle the subject of commercial law. 22. Best results secured in spelling. 23. How to secure positions for students. 24. The best manner of keeping the college accounts. 25. Office check-system; follow-up methods, etc. 26. Actual business, intercommunication office practice. 27. Speed requirements in shorthand and typewriting exercises. 28. Contracts. 29. Guaranteeing positions, inducements, etc. 31. The great subject of advertising. 32. Systems of shorthand and methods of teaching the same. 33. Systems of bookkeeping and methods of teaching the same. 34. Systems of drawing and methods of teaching the same. 34. Systems of penmanship and methods of teaching the same. 36. A closer union between public schools, private schools and business colleges.

## Bats.

During the reconstruction of the building partially destroyed by fire, in which is located Sadler's Bryan Mr. Stratton Business College, No. 10-12 N. Charles St., Baltimore, Md., the workmen discovered two bats, one alive and one dead, which had been entombed in the wall that was built thirty-two years ago, they having been enclosed in a hole, without any outlet whatever, about the size of a tin can. The remarkable thing about it is that the one bat was still alive and flew as soon as liberated, though caught later.

This is the biggest bat story we have ever heard. There seems to have been a number of workmen who can testify to the facts relative to the capture of this bat. The bat being near at hand, investigated the matter as thoroughly as was possible. It seems impossible for a bat, or any other creature, to live so long without sustenance other than possibly the blood of its mate.

Col. W. E. Crooks, of the Governor's Staff of West Virginia, is the newly appointed teacher in the Keyser Preparatory Branch of the West Virginia University, Keyser, W. Va. He conducts classes in penmanship, spelling, commercial arithmetic, English, and civil government.

Mr. J. L. Best, formerly of Rochester, Ind., has also been appointed to teach in the commercial department of this institution. With such talent this school will no doubt meet with much success.



We are glad to see public and private school interests harmonize. We notice that some time ago the Onondaga County, (N.Y.) Educational Council held its regular monthly meeting in the rooms of Dinkins' Business College, Syracuse.

The Vice President of the National City Bank of New York, the "Standard Oil Bank," a man who is regarded as a Pike's Peak among the Rockies of financial eminence, and a sure and safe prophet in economic matters, made a great speech in Boston recently, in the course of which he made the following statements, which will be of interest to all our readers:

"While Europe has the greatest respect for our industrial capabilities, there is not an old world manufacturer who does not look upon many of our crude methods and haphazard intermittent efforts in the field of international trade as his refuge of safety from a competition which he could not otherwise be repelled. Systematic organization and training of men for work which you in New England once knew how to do well, but which the rest of the country has never known much about, a permanence of effort and greater flexibility in our manufacturing standards, those are the things that are needed to press our foreign trade into the position it should rightly occupy."

"There are no people better qualified for such a struggle than the commercial classes of New England. It is good to need education, but you have here the facilities, better than anywhere else in the country, if you will but bend them to the needs of this situation. Train the men to know the commercial world and to know the commercial methods of other people than our own; train them in language, do for them what is being so well done for the commercial schools of Germany and they will repay the effort."

I can think of no more fruitful field of inquiry for this Commercial Club than that of the need of a school for training young men for international commerce. I believe if you would make a study of that question and would come to realize what a great impetus could be given our foreign trade by a school which would turn out young men thoroughly equipped to enter the financial world, you would find yourselves enthusiastic advocates of some radical departures in education, and if, as a result of such investigation, you could graft on to one or more of your great institutions of learning a course intelligently designed for this purpose, you would not only be offering golden opportunities to young men, but you would be placing the whole commercial country under another debt of obligation to you, because you would again be ready to take out into the world New England men, with New England characters, equipped for their task with New England thoroughness."

Mr. A. O. Kittredge, president of the Account, Audit and Assurance Company, New York, professor of accountancy and public accounting in the School of Commerce, Accounts and Finance, of New York University; owner of the paper "Commerce Accounts and Finance," and its former Secretary of the American Bank Clerks' Institute; and one of the founders of the New York State Society of Certified Public Accountants, died in the latter part of March, at the age of fifty-five years. He left a widow and three children.

Mr. Kittredge was a versatile man of more than usual ability. He excelled at various times, a number of papers on business topics, none of which seems to have outlived the one he was supposed to give at the time of his death. As an expert accountant, he had a large and valuable experience in designing and auditing books of account, and this gave him a better than varied business experience, an admirable practical training for his position in the School of Commerce, Accounts and Finance.

Mr. Kittredge was in the confidence of the American Bankers' Association to such an extent that he was given the commission

to draw up a working plan for a Bank Clerks' Institute, to promote the interests of ambitious bank clerks who desire to learn more about the subject of Bank Clerks, it is possible to learn at first hand in a bank, as a clerk. Ex-Secretary Gage was one of the prime movers in this organization, and Mr. Kittredge won his position to such an extent that he was made the first secretary of the organization.

Though once a student of the Miami Business University of Dayton, Ohio, under the instruction of Mr. A. D. Witt, Mr. Kittredge was always a very caustic critic of private commercial schools and their products. It was thought by many that he was the author of the strictures that appeared in his paper some months ago, under the non descript name, "Vannant," but he that as it may, there is no doubt that whatever Mr. Kittredge said or wrote on the subject of commercial education was expressed with a sincere desire to contribute to its betterment. His was a very busy life, and he will be sadly missed from many places besides his stricken home.

Mr. Kittredge was particularly unfortunate in having lost, so close together, Dean Haskins and Professor Kittredge.

Mr. H. T. Loomis, Manager of the Practical Text Book Company, of Cleveland, Ohio, spent the latter part of February and the month of March touring the South, bringing up steadily in Florida, where he and his interesting family spent several weeks. He returned to his desk April 1st, and we shall expect to see the beneficial results of his trip, as suggested by it possible, even more than the usual vigorous reaching out for business by this practical and popular company.

New Hampshire has recently been voting on a number of constitutional amendments, and the educational qualification for the right of franchise pulled the highest vote. Hereafter, no person under sixty years of age will vote in New Hampshire, unless he can read and write. Nominally, this is no better showing than Mississippi makes, but somehow it seems to Northern people to mean more.

We acknowledge the courtesy of E. T. O'Brien, principal of the Commercial Department of Pittsburgh Academy, in sending us an invitation to the annual contest being on the Emanuel and the Knickerbocker Literary Society, of the academy.

D. C. Kugz and A. H. Boyce, of Minneapolis, principals of the Commercial School, on the East Side, Mr. Boyce has been with the Curtis Business College, going there about two years ago from the Cream City Business School of Milwaukee, and Mr. Kugz has been with the Minnesota School of Business, in Minneapolis, for twelve years. We wish these gentlemen some success in their new school, but cannot help wondering how many schools Minneapolis can sustain, with profit to the investors.

E. H. Fritch, of the Southwestern Business College, St. Louis, will have charge of the business school exhibits at the fair, and he is already a busy man. Mr. Fritch is a hustler from Wichita, the Wichita of boom days, at that, and he will arrange an exhibit that will draw the largest crowd to be visited, too, by thousands of persons whose interest may be credited more or less directly to the splendid work done by Mr. Boyce. The management of this feature of the World's Fair at Chicago, was one of the best of the many successful pieces of work that Mr. Fritch has done in his hand in his day. It will require Mr. Fritch's best efforts to keep the pace set by his predecessor, but the work he does will be the object of a wide interest, and the work of many school people than the former exhibit was, because of the remarkable growth of this kind of work in public schools and the increasing numbers of learning during the last ten years.

From the press of that city we learn that Professor R. W. Massey, Columbus, Georgia, of the Massey Business College, recently purchased a corner lot and is building a new building, to be worth, \$19,000. This is but another evidence of the prosperity and progress so prevalent among business schools. What a contrast this makes to the times when the educational institutions that have in the past depended, and are still depending, upon donation of building and endowments besides the support of their schools' pupils. Here we have a new class of educational institutions that pay taxes, purchase buildings, provide instruction, etc., etc., without the aid of the

public other than patronage. There is something wrong somewhere with the educational systems that make such things possible.

The Courier-Journal, Louisville, Sunday Morning, March 29, 1903, gave over a half page to an elaborate and dignified portrait of Enos Spencer, to illustrate and enforce an article contributed by him on reforms in the education of the youth of our land.

Mr. Spencer has vigorous and practical ideas upon this subject, and he has spoken them freely in the article mentioned.

The committee of the Public School Board, of Toronto, Can., appointed to select the best system of shorthand for the Commercial Course, adopted the Isaac Pitman system.

E. W. Swank is now principal of the commercial department of Williams' Business College, Oshkosh, Wis. Mr. Swank states that the school has had a very successful year, and that he is very much interested in bookkeeping he highly appreciates the course, adopted by THE BUSINESS EDUCATOR.

Mr. C. W. Jones, of Brockton, Mass., while going home from his evening school recently, in his automobile, had the misfortune to run over and kill Mr. George Porter, a retired merchant and clubman of Brockton. Mr. Jones will have the fraternal sympathy of his profession, most of whom will be sure before having been told, that the accident is not attributed to Mr. Jones' carelessness in any way, but to Mr. Porter's confusion.

Prof. J. C. Monaghan, of the Department of Commerce of the University of Wisconsin, has been chosen chief of the Bureau of Foreign Commerce, in the new Department of Commerce, Washington. Many will remember favorably Professor Monaghan's paper at the Milwaukee convention last December. The death of Mr. Monaghan in the loss, within one year, of President Adams, Dean Johnson, of the School of Commerce, and Professor Monaghan.

The Laurentian, representing St. Lawrence University, Canton, New York, has, in the commercial number, very attractive sketch of W. P. Richardson, Dean of the Brooklyn Law School, and author of a well-known and widely used text on Commercial Law, published by The Sadler-Kowe Company.

W. P. Charles, of the Charles Commercial School, Brooklyn, is making an extended tour among the West Indies, in the interest of commercial education. He has invitations from the governors of some of the islands, to deliver lectures, and is a member of various organizations. We hope to present, from Mr. Charles' pen, a summary of his experiences, when he shall have returned to this country.

L. C. Horton, whose recent work, in these columns, on rapid calculation has aroused interest, has been elected vice president, and is engaged with Henry C. Wright, of the Long Island Business College.

W. H. Whigham, the popular director of the Practical Department of the Metropolitan Business College, Chicago, was recently elected, by the members of the Lincoln Club, one of the most famous of the Clubs of the Western Metropolis.

W. A. Baldwin, a former Zanerian student, who is now located in Pasadena, California, meeting with much success there as a penman and musician. He is highly skilled, both as a penman and musician, and his services are in demand. He has just crossed a set of resolutions passed by the Board of Trade of Pasadena, which were sent to President Roosevelt with an invitation to visit Pasadena. He is teaching drawing in the Troop Polytechnic Institute, and the "Old Folks Concert," which he is conducting at the big hotels in that community, are very popular.

Mr. Baldwin's many friends in Ohio will be much pleased to learn of his success in California.

Heald's College Journal, April, 1903, contains a large half-tone of photos of the penmanship class numbering sixty-six, in the center of which we find an excellent likeness of Mr. R. L. Rudy, the accomplished teacher of penmanship in Heald's Business College, San Francisco, Calif.



## A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

### A. R. Dunton

One of the most skillful and widely known penmen of his time was A. R. Dunton, who was born at Hope, Maine, in 1812, and died at Camden, Maine, at the age of eighty years.

At the age of thirteen, while at school, he showed such skill in penmanship, that his teacher had him write the copies and make quill pens for the school.

Beginning at the age of twenty his first writing school at Hales Mills, near Lowell, he taught writing in nearly every state in the Union—also conducted writing academies in Boston, New York, Philadelphia and New Orleans. For a number of years he issued a challenge to the world as a penman. In 1846, Barstow, a penman, came from England to compete with Dunton at the Boston Mechanics' fair. Barstow claimed that Dunton's specimens were engraved, and that no living man could do such work with a pen; but Dunton, with a pen, before the eyes of the judges, convinced them otherwise, and won the medal. In 1841, Mr. Dunton wrote fifty cards each in a different style of writing, and presented them to Mr. Charles Dickens, the English author, then in Boston, and in return received the following letter:

TREMONT HOUSE, BOSTON,  
Feb. 4, 1841.

A. R. DUNTON, ESQ.,

DEAR SIR: Mrs. Dickens and I are most exceedingly obliged to you for those beautiful and elegant specimens of penmanship which you have done us the favor to present to us. They are in every way equal to the finest engraving. We shall take great pleasure in showing them in our own country, as specimens of Yankee genius, and hoping that you will ever prosper, you will please accept our united thanks, and believe me

Faithfully yours,  
CHARLES DICKENS.

While teaching in New Orleans, in 1842, Mr. Dunton conducted a writing academy assisted by his brother, Seldom Dunton, whom he had trained as a penman and teacher. He there published his first copy books and sold them everywhere regardless of a copyright which he failed to secure.

His brother Seldom returned to Boston, and in connection with J. W. Payson, a former pupil of A. R. Dunton, they reproduced, copyrighted and published a series of

A. R. Dunton's copy books for their use in teaching. They, being the first in the East, became so popular that they were widely sought for, and used by many public and private schools throughout the country. Later, W. M. Scribner, another A. R. Dunton pupil, united with the others, and they published for many years Payson, Dunton and Scribner's copy books. A. R. Dunton, returning from New Orleans to Philadelphia, published a lithographed system of Duntonian writing, but with less



efficient pushing publishers they had a limited sale.

Mr. A. R. Dunton, while a young man, was a wiry athlete, excelling all competitors in running, jumping and wrestling, and this ambition to excel led him to surpass others in writing, pen drawing and teaching. As a teacher, he was always full of enthusiasm, and in his concert drills for the training of muscular, finger and combined movements, his pupils made wonderful progress under his intense earnestness. In his time no other penman in the east or south made more successful pen artists, or was his equal as a teacher and skillful penman. In Philadelphia he taught and did engraving for several years, and one piece of work yielded him \$1,000. His skill was unlike the bold, free writing and flourishing of Spencer and Williams in the west. His work in script, in pen drawing and lettering was equal to the finest engraving, and so true was he to his art that he would spend weeks and months upon some designs to make them faultless. E. L. Brown, of Rockland, Maine, and W. E. Dennis, of Brooklyn, N. Y., who rank today

as leading pen artists of the country, were two of Dunton's latest pupils. They did much work with and for him, and for several of his later years aided him in filling out the thousands of diplomas, that Dunton controlled in Boston and New England schools.

For a number of years Dunton's fame as a teacher caused him to be employed in many states to instruct school teachers in his Duntonian methods of teaching writing. Thus through his work he planted his system in the minds of thousands of teachers, which made them superior teachers of writing. As an expert in questioned hand writing, he was the leader for many years in the cities of the east. He received one fee of \$500, then a great sum, and came under the examination of Rufus Choate, and many great lawyers of the past. In another line Mr. Dunton possessed skill, which with thousands made him as famous as for his writing. He invented a vast number of sleight of hand tricks, and his skill puzzled Signor Blitz, Herr, Alexander and many legerdemain professionals of his time. They always came to see him with their friends, and without his coat on he would receive various articles and hide them before their eyes so quickly they were astonished and non-plussed.

At the first penman's convention in New York, at Packard's College in 1878, Mr. Dunton gave an entertainment that still remains a marvel to all who were present. Socially, as in all other ways, Mr. Dunton had a strong personality, and in his "Duntonian cottage" in Camden, Maine, liked nothing better than to entertain young men, himself as young in spirit as any. He was fond of fine horses, and was esteemed so highly by the natives of Maine, that they would say that there was but one Shakespeare and but one Dunton.

### Best

"Inclosed find six subscriptions to THE BUSINESS EDUCATOR with remittance for same. Your paper is the best of its kind. It is a rare treat to all who are interested in good writing, and has been one of my best instructors, and the principle one in my efforts along the line of ornamental writing."

T. B. BRIDGES, San Francisco, Cal.

**Over 50 Hours'  
Solid Talk is Given by**

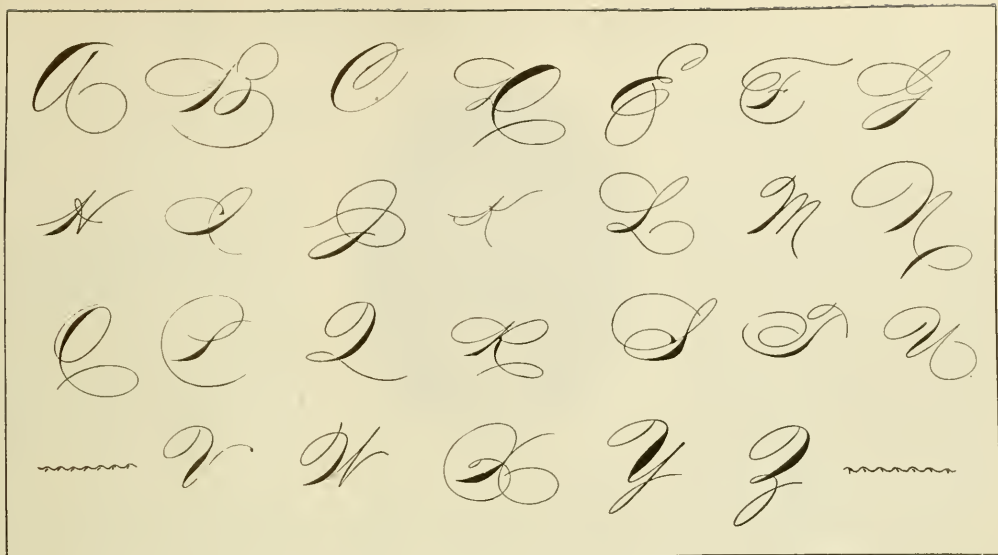
*Madarasz.*  
New York

when the teachers' course in the Madarasz Method of writing is being expounded. Every important point in the subject as covered, every difficulty smoothed away. If you can't acquire a good business style of handwriting or know how to teach it successfully after taking the Madarasz Method, you are in the wrong business. I've had no failures. It would take pages to mention names of those success. Better write to me and learn more about it. Enclose stamp to

MADARASZ, 1281 Third Ave., N. Y.

**WANTED:** A first-class teacher of penmanship who can also handle the commercial branches if required. Address,  
BRYANT & STRATTON COLLEGE,  
St. Louis, Mo.





#### WHO WROTE THE ABOVE CAPITALS?

They represent the work of twenty-six penmen. A copy of the ZANERIAN SCRIPT ALPHABETS, price \$2.50, is offered for the best identification of the letters. Who wins? Guesses must be in Columbus by May 20, 1903.

ZANER & BLOSER.



A very expensive and beautifully illustrated catalogue of the Bliss System of Actual Business from the Start, published by F. H. Bliss, Saginaw, Mich., is received and examined with interest and pleasure. It contains twenty-four pages printed in blue, brown, black, red, green and orange, making it an expensive and attractive affair. It contains eight full page half-tone illustrations made from wash drawings and photos, besides other illustrations showing various books, etc., comprising this new system of business education.

You will do well to secure this catalogue from the address given above, as it is worth looking into. From what we can learn this system is being adopted in many progressive schools.

The Northern Texas Traction Company is issuing a very neat booklet advertising the interurban line between Dallas and Ft. Worth. This pamphlet is illustrated by Mr. T. O. Bateman of Ft. Worth, at one time a pupil of C. W. Ware, the art teacher and author of Dallas, Texas. This speaks well for the instruction Mr. Ware has been giving for years in the public schools of Dallas and Ft. Worth. Mr. Ware is nothing if not practical, though not widely known through the North. He was a pupil of ye editors in 1880, at which time he also received instruction from H. W. Kibbe, who was then located in Utica, N. Y.

Fisher & Hammond, of Rochester, N. Y., are putting out some very attractive advertising designs in the interests of engrossing, script cuts and commercial designs generally.

The Nimmo & Harrison Business and Shorthand College of Toronto, is issuing an attractively illustrated prospectus of twenty pages, size 4 1/2 x 9 1/2 inches. The cover is a dark green-gray printed in white and red, making it one of the most attractive things we have seen for many a day. The inside, however, in the way of typography and printing, does not compare with the cover. It bespeaks a good school.

Through the kindness of Mr. P. N. Bridges of Vossburg, Miss., we received a profusely illustrated booklet of 72 pages, covered in colors advertising mineral water of that place.

Through the courtesy of Messrs. Hoback & Crider of San Jose, Calif., we received a beautifully illustrated and uniquely covered catalogue descriptive of the Santa Clara Valley and its wonderful fruit products. To look over this catalogue is like taking glimpses of fairy land. Surely if paradise is to be found anywhere, California is the place.

Mr. Hoback was one of our first pupils and was a penman of more than ordinary note and ability, and is one of the few who have left the profession and made a success in other lines, being engaged in real estate.

One of the best illustrated and printed catalogues received at this office came from the Rockland Commercial College, Rockland, Me., Howard & Brown, Proprietors.

From the contents of the catalogue, and from what we have heard from time to time, we should judge that this is not one of our big schools, but one of our best schools, quality, rather than quantity, being their stock in trade.

"To Prospective Students" is the greeting of a three-page letter sent out by Buck & Whitmore of the Scranton Business College, Scranton, Pa., and we must confess that it is one of the best letters of the kind we have ever seen. They have a fine school, and they are letting people know it by judicious advertising. The result is a prosperous and progressive school.

"Hills Business College" is the title of a catalogue issued by that school from Sedalia, Mo., John M. Hill, President, C. W. Ransom, Pennan.

The catalogue is quite a large one of sixty-four pages, profusely illustrated with half-tone illustrations of the faculty, school-rooms, and no small amount of penmanship interspersed here and there. The cover is printed with a solid green plate with white embossed script, making it one of the most attractive things of the kind we have ever seen.

The March-April number of the Gem City College Journal is exceptionally fine. The numerous attractive half-tones are far above the average half-tone work in school papers—but that is President Musselmann's way of doing things. He has a great school, and should be proud of the enduring monument he has built for himself. By the way, we notice that a good many western schools are using the excellent books published by Mr. Musselmann. Those in the East will find them well worth considering, along with the many other worthy publications, for bulletins of which this journal is headquarters.

The Marshall Business College, Huntington, W. Va., W. A. Ripley, Principal, issues an unusually large catalogue of seventy-two pages, advertising that institution. Mr. Ripley is a young man of sterling character and energy, and is doing splendid work in developing that institution.

Wilson's Modern Business College, Seattle, Wash., greets us with a blue backed, silver embossed catalogue of seventy-six pages of expensive paper and two color printing throughout. Mr. J. P. Wilson, founder and president, is one of the leading educators of the Pacific Coast, and the school is a large, flourishing, aggressive institution, which is a credit not only to business education, but to education in general. With the exception of the pasting of the cover to the book, the same is first-class in every particular.

Advertising literature has been received from Herald's Business College, San Francisco, Cal., the Camden Commercial College, Camden, N. J., Parsons, Kniss, Business College, Lowell, Mass., Commercial College.

We hereby acknowledge the receipt of a beautifully engraved invitation to be present at the celebration of the ONE HUNDREDTH ANNIVERSARY of the acquisition of the Louisiana Territory to be commemorated by the dedication of the LOUISIANA PURCHASE EXPOSITION, Saint Louis, April 30th, and May 1st and 2d, 1903.

E. C. MILLS, Script Specialist.

195 Grand Av., Rochester, N. Y.

You should have your new work on bookkeeping correspondence, etc., illustrated with the best script models. Over seven years of almost exclusive experience in preparing copy for the photo-engraver send copy for estimate.



#### CARDS! CARDS! CARDS!

Fancy Written Cards, 2 doz. 25c. Colored Cards, 7 colors, white ink, 2 doz. 25c. Bond Hand Cut Cards, 3 ply Wedding Envelopes, 7c. Bond Hand Cut Cards, colored cards, 7 colors, 10c. 3 ply Bond Cut Cards, 3 ply Wedding Envelopes, 8 colors, 25c. 100 sheets, 10 the Globe Bond, writing paper, 7c. Agents wanted, send 25c for Agents' Sample Book. All orders promptly filled, send for Samples.

W. McEER, 19 Snyder St., Allegheny, Pa.

## Movement, Method, Style

Movement, in my opinion, is the first thing to be considered. It requires but a short time to get the average student to understand how a letter should be made, but if he cannot move properly, he cannot make the letter. For beginning students, I believe in trying to get them to use as nearly pure muscular movement as possible. But after a good free forearm movement is developed, I believe that a combination of the forearm, wrist, and finger movement should be taught, provided the student wishes to go beyond an ordinary business hand and become an accurate writer. The forearm movement, however, is the foundation of all good writing, and, until the student has acquired that, a teacher cannot expect very flattering results. So I have learned that the way to get the best results is to make the student believe that a *pure* muscular movement should be used, for the majority of them will use the fingers to some extent at the best the teacher can do, and, if they are instructed to use the fingers on certain parts of letters, they will not try so hard to get the muscular movement. In order to secure a good forearm movement, I believe in giving, mainly, for a time, a thorough drill in large movement exercises, beginning, first with the ovals, then bringing in the capitals, and last the small letters. In teaching the small letter work, I think it much better to give one letter at a time, until the student has fairly mastered the most of the small letters, before giving much work on word or sentence writing. In conducting class work, I am a firm believer in having the students write to a proper count in all exercises. It makes the work more interesting than it would otherwise be, tones down the movement of the naturally nervous student, acts as a constant spur to the habitually slow ones, keeps the lazy boy or girl at work, and brings about a regularity of movement that cannot be obtained so quickly otherwise.

Now as to the style of writing best suited for business purposes. In the first place I believe in a medium slant, the "Golden Mean" between vertical and the extreme slant. In the second place, that the loop letters be made short. For practical writing I believe that the loops should not be more than 2-1-2 spaces in height, as long loops are an impediment to rapid writing. As to spacing, that depends a great deal on the individuality of the writer, but too wide spacing should be avoided, as it takes more space for the same number of words, than with medium spacing, and is not so practical on that account. The style of capitals is merely a matter of choice with each individual, so long as they are in harmony with rapidity and legibility.

In regard to vertical writing, I believe it should be abolished in every public school in the country (there is no danger of an up-to-date business college teaching it), and as soon as possible. It had its mission, and



T. B. BRIDGES.

that has been accomplished, i. e., bringing about a change from extreme slant to the medium. But as to its being practical for business, I have never yet heard a business man say that he preferred the vertical style, while on the other hand, we have hundreds of public and high school graduates come to us for a course in penmanship. They have been taught the vertical system, they have found that their writing has no practical value, and that they *must* learn the slant writing before they can secure employment in the business world.

T. B. BRIDGES,  
San Francisco, Calif.

## How to Hold the Pen.

### Third Finger the Bone of Contention.

"HEW TO THE LINE, LET THE CHIPS FALL HOW THEY WILL."

Mr. Henry asks: Before reaching an adverse criticism, "What becomes of the third (3rd) finger?" and at no time seeks to answer. This conveys an expression of doubt, and to differ without full and complete evidence is unjust and unlawful. If ignorance is set up for a defense, then the suggestion of "cutting off the finger" is facetiously funny. A statement based upon a difference, with doubt entertained is not convincing.

The "Old Way" of manipulating the pen (and persisted in by our army of regular teachers who know no wrong), produces greater havoc than the nefarious substitute for writing of "Ye Olden Time." You may force error in the attempt at acquisition, but the evolution of swiftness and endurance will not appear till after duty's call.

Originally the outline for penholding contemplated SHADE, and the straight holder adjusted so that the pen would have even pressure, placed the fulcrum on both nails of the third and fourth fingers. But now that Shade is foreign to the "Get-Money-Contest," we need no longer strain a point for beauty.

Disregard for penholding can be seen in the GENERAL WRITING of lessons of all school children. The fault is with the instruction and instructors and no blame should be saddled upon the children for producing infamous hieroglyphics. The result is seen everywhere (that special instruction is withheld) and yet the cause is a dream.

Why is the diagonal holder in skillful hands, made to surpass the results of the straight????? Is it HELD the SAME? If there is a difference, in what does it consist?? Do our most skillful penmen use the nails in their highest execution? Now, one look into the business office and see how the hand rest is carried. C. H. PEIRCE.

## AN OPINION

FROM MASSACHUSETTS

L. Madarasz,

1291 Third Ave., New York

... My experience with the "Madarasz Method" has been eminently satisfactory. Before studying under you, results in my class work were uncertain, due, I now realize, to the improper manner of presenting the work, and the useless repetition of certain exercises not at all vital to letter or word construction. By eliminating this useless matter and presenting the work in accordance with your instruction, I have attained uniformly good results. Enthusiasm on the part of the pupils is much greater and the words of commendation both in and out of the school are very gratifying. I attribute this in a large measure to your training.

Very sincerely,

WILFRED P. WEAVER.

The foregoing has reference to the Teachers' Course in writing, the "Madarasz Method," which I will give in the month of July, 1903, at Hedley School, 245 Myerson St., Brooklyn, the price of which is \$40. Board and lodging can be had for from \$5 per week upwards. It is the best teaching I can do, and if you are not satisfied your money will be refunded. If you are interested write for further particulars enclosing 2c. stamp.

*Madarasz*  
Your Instructor

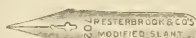
1281 Third Avenue

## TEACHERS Of Commercial Branches WANTED

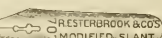
Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries \$600 to \$1500. Register early. Send for circulars. Advance fee not required.

THURSTON TEACHERS' AGENCY  
Anna M. Thurston, Mgr., 378 Wabash Ave., Chicago

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No. 707

702 Slightly Elastic

MODIFIED SLANT OR  
"MEDIAL" WRITERS.

707 Elastic

A MONG PENMEN there is a demand for a pen that is adopted to the Modified Slant or "Medial" Writing, to combine increased speed with the legibility of the Vertical. To meet this we present our Modified Slant Pens. These Pens are made from the highest grade steel and are furnished with the same care that has made Esterbrook Pens the Standard for nearly half a century.

THE ESTERBROOK STEEL PEN MANUFACTURING COMPANY,  
26 John Street, New York. Works, Camden, N. J.

# Specimens of Penmanship



## SPECIMENS RECEIVED.

Mr. H. B. Lehman, one of the few American penmen who write the Spencerian well-nigh in its purity, recently favored us with some cards written with white ink which are rarely equaled. Mr. Lehman has a touch that is quite delicate, combined with a movement that is quite boid. Yet with all this delicacy and boldness he also combines that rare quality, accuracy. Mr. Lehman justly ranks as among the few really fine professional penmen.

Mr. Fred S. Heath, Concord, N. H., dropped into our hands some very beautiful cards, having a genuine Nadarasz flavor.

One of the biggest as well as one of the best batches of specimens of business writing from the students of any school recently, came from W. N. Currier, penman and teacher of the commercial branches in the Rider-Moore & Stuart Schools of Business, Trenton, N. J. Mr. Currier is a hustler if there ever was one in the school room. He has ideas upon the subject of how writing should be taught, and he does not like to subordinate them to any one else. The result is that he brings to bear upon the teaching of writing not only skill and intelligence but conscience as well. This makes the work intensely interesting and practical. The specimens throughout are uniformly good, many of which are excellent, none of which are poor.

Mr. J. M. Holmes, principal of the commercial department of the Bradford, Pa., public schools, favored us with specimens of business penmanship from the students of that department, and we must say that we have never seen anything more practical from the public schools, and rarely ever anything as practical from business schools.

Mr. Holmes is a fine penman, and one of the most modest men in our profession. He gets the results of the most simple, serviceable kind, with as little fuss and flourish as any one whom we know.

J. E. Joiner, proprietor of the Columbia Commercial University, Lancaster, Ohio, submitted specimens of business writing from the pupils of his school, and we find that they compare very favorably with those from other schools of this class. In fact, they are above the average of such specimens, being among the best received by us. They all show a free and easy movement and more than readable forms, being fairly accurate, uniform and systematic, as much so as rapid writing can be. We hardly know whom to congratulate most, Mr. Joiner or his pupils, as both deserve credit.

The students of Darling's Business College, Fergus Falls, Minn., recently presented Mr. O. T. Johnston, penman and commercial teacher of that institution, with a handsome stop watch as a testimonial of their high appreciation of his efforts in their behalf. Mr. Johnston has awoken unusual interest among the students in their ability along the line of rapid calculation and practical business writing, and the watch was the result largely of these drills.

A number of well written specimens, ornamental style, have been received from P. B. McElroy, Breckenridge, Texas. The work is smooth, strong and quite forceful. Mr. McElroy is evidently on the right road to success in this work.

Mr. O. T. Johnston, penman in the Darling Business College, Fergus Falls, Minn., inclosed a batch of specimens of business penmanship from pupils under his instruction, which disclose splendid training in arm movement. Mr. Johnston is an enthusiastic, skilled teacher of penmanship, and we are not surprised at the results he is obtaining. Excellent work was sent from A.

N. Anderson, B. M. Lein, E. W. Miller, Elmer Boon, Adolph Boe, Rhoda Halberg and others.

Mr. E. T. Zerkle, of St. Paris, O., recently favored us with a package of specimens from the students of the grammar grade and High School of St. Paris. The work is uniform, showing splendid instruction in form as well as in movement. The work possesses much of the character found in the writing done in our best business schools.

Mr. W. B. Greider, supervisor of writing, drawing and bookkeeping in the public schools of Greensburg, Pa., recently submitted specimens of students work for our decision for the awarding of prizes. The students receive but twenty minutes instruction twice a week. Considering the length of time given to this branch and the excellence of the results secured, we must say that we have never seen the work excelled if equalled. The prize winners were Olive Crownover, David Kilgore and Helen Owens. The work is so uniformly excellent that we had difficulty in determining which was best. The students as well as the instructor deserve congratulations.

Some well executed engrossing script has been received from Harry J. Winans, engrosser of policies in the Massachusetts Mutual Life Insurance Co., Springfield, Mass. Mr. Winans' work is quite professional, indeed.

### A Hummer.

Your paper is certainly a "hummer," and every issue seems to surpass the previous one.   
 BERKSHIRE CARD CO., North Adams, Mass.

## The Pratt Teachers' Agency

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Recommends college and normal graduates, specialists, and other teachers to colleges, schools, and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager

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A pronominatively adapted Pitmanian System. Articulate speed, the aim of shorthand, attained by pronunciativ methods, words being analyzed, written and read swiftly by syllables as spoken, rather than slowly by letters. A high-grade system in one brief style, on time-tried principles. Extremely brief, legible and flowing. Complete Manual \$2.00 postpaid. Booklet free.

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TRY MY WORK ONCE

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|---------------------------------|-----|
| One dozen Cards                 | 25c |
| Two " "                         | 35c |
| One Set of Business Capitals    | 15c |
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| One dozen Drill Exercises       | 25c |
| Six different styles of writing | 25c |

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If you are practicing writing, hit and miss, without making much improvement, you should join

Wm's Correspondence School of Penmanship. Our students practice in a systematic way and make every stroke count for the most send stamp for full information. E. C. WILKS, 195 Grand Ave., Rochester, N. Y.



### A CARD WRITER

of 16 years experience

will write any name, either

plain, medium, or flourished on assorted colored cards, white ink, 20 cents per dozen. White cards, 15 cents per dozen. Very fine and sure to please. Special inducement to Agents. Circulars, Address,

MT. MORRIS COLLEGE, Mt. Morris, Ill.

## DIPLOMAS MADE AND FILLED

I am prepared to arrange and fill diplomas in a neat and artistic manner.

## RESOLUTIONS ENGROSSED

Designs for Letterheads, Business Cards, Envelope Corners, etc. General work for Half-tions and Zinc Etchings done. Calling cards 20c per dozen.

H. E. WYCAL,

1220 Curtis Ave., Cleveland, O.

## CARDS! CARDS! CARDS!

Your name written on 1 doz. cards, not to be had only 10c. Colored Blank Cards, 40 colors, 10c per mail, 30c-50c by express, \$1.00, 100 by express, \$1.75. Ten hold 7 for business writing 10c, oblique 10c holder, 10c. White ink per bottle, 25c. Glossy black ink per bottle, 15c. Resolutions-engrossed, diplomas filled. Lessons by mail etc.

W. A. BODE,

Nos. 46-48 27th St. S. S., PITTSBURG, PA.

## SPENCERIAN

### STEEL PENS

### AND VISITING CARDS

On receipt of 25 Cents we will send 12 Spencerian Pens for expert writing (three different patterns) and 12 Visiting Cards written in Spencerian style of penmanship. Satisfaction guaranteed. Give your full name as you wish to have it written.

## SPENCERIAN PEN CO.

349 Broadway, New York.

## WANTED: Teacher for Business

Department, Salary \$75.

COLORADO COMMERCIAL COLLEGE,

Denver, Colo.



# THE Roundhand OF A PROFESSIONAL PENMAN

is assured when he realizes there is more to penmanship than poetry. The dashy capitals, with graceful curves and sparkling shades are not all of the art. Yet the amateur penman, in his vision of success, pictures a long, delightful existence where charmed admirers are held spell-bound by his *marvellous movement and delicate touch*. They hold their breath while he unwinds with delightful ease and wonderful confidence, the graceful and harmoniously blended shade and curve of modern ornate penmanship. So imbued with the spirit of motion is he, that in his conceptions of Heaven—a place where each individual pursues the work which gave him the greatest joy and pleasure on earth—he sees himself a recording angel, writing the deeds of glory in the Great Book. His motion, ease and grace, are intensified a thousand times by inspiration of the place and occasion. "Tis but an idle dream," however, for Saint Peter will have those names and deeds engrossed in the boldest, plainest style. Utmost precision will be required, and ink that is black and everlasting. Just as far from the ideal is the real as this dream is from the actual. Men who pay for the products of the pen are just as exacting as St. Peter. Success then means when we have gotten down to the prosy, practical, the financial returns for our skill. Getting right down to the bread-winning proposition, we soon find that much of the time spent in chasing the elusive bird and bounding stag, or some of the impracticable, splashdash, modern (?) penmanship, is of little avail when a practical employer asks us to prepare some work with India for reproduction.

Less than half of the actual work executed by professional penman (aside from business writing) is of the easy, freeland style, so much practiced. An all-round penman barely gets enough of this kind of work each day to keep him in practice. The men who employ a special penman are always willing to pay well for one who is skilled in all branches of the art. Not the least of these is the preparation of heavy display script with absolutely black ink. As aspiring penmen are ambitious to secure an exclusive penmanship position. But we have compelled prospective employers to question the advisability of sustaining such a position by forcing him to secure the real substantial work for reproduction from script specialists. More generally he decides in favor of a general teacher, who can teach practical writing. Had he confidence in the ability of aspiring penmen such positions would be more frequently found. We can create well paying positions if we only acquire the skill.

By force of circumstances I have learned these facts. By making myself master of circumstances I have found an opportunity to climb. Along the way I have picked up little things that make my work more pleasant every day. Things that could have been learned in as many months, has taken years. A little information has ever been given me by teacher or gleaned through the journals concerning the methods of preparing commercial script for reproduction. Those who knew how to secure results gave but a hint. They conveyed the idea that they were securing results by methods which would not bear investigation by enlightened penman. They would blush when they even that they thought it was a crime to use any method just to secure results. If you questioned about retouching they would say that it was necessary at times, but by the right kind of practice it soon became easy to avoid. Bosh! As a result we labor along, spending years in bringing our work up to the standard, picking up the tricks of the trade in the school of experience. I have nothing new or distinctly original to tell you. No secrets I have discovered to reveal. Just going to tell you in my own way, my method of procedure to secure results. Others may have better methods. They have never given us but a hint. If these articles provoke them to the task of enlightenment, as to their individual methods, my efforts will not have been in vain. If they have a better way I shall be glad to adopt it. In the meantime, these lesson-articles may prepare you to appreciate the things that they will reveal.

This course of Lesson-articles the editor has named Modernized Roundhand. It is nothing new. Not even a modification of the good old, except to make it adaptable to certain present day needs. You will find that of all styles of penmanship, Old Roundhand (Engraver's or Engrosser's Script) is the great bread-winning style. If you wish to continue and rise in the ranks of penmen, by all means develop the ability to execute Roundhand. Study the things to which it is adapted and you will observe you have neglected an important branch of the art. Cut out about half of your free, easy, splashdash work, and surprise yourself by getting results.

Let us consider for a moment this desirable old roundhand. Modernized as to some of its forms, it has won a place that will never be usurped by any other script. For display work it has no equal. Its heavy, uniform, downward strokes, its possibility of infinite variation in height, slant or spacing, to suit circumstances, make it as adaptable as any script could be. It is the embodiment of boldness and attractiveness when properly and skillfully executed. Its proper use conveys the impression of elegance and refinement. In its proper application it expresses dignity. For letterheads, for diplomas and certificates and other commercial purposes it is the acme of perfection.

This course of lessons presupposes a clear conception of form and the ability to execute the ordinary engraving script with a fair degree of uniformity. I shall endeavor to show you how variation in height, slant and spacing, the desirable and practical work can be built up from the weak, nervous and warring lines of the offhand and taught with India ink. I have two methods of preparing such work. The one just described, and the other for larger work, similar to the heading of this article. My first three lessons will show the development and suggestions for its development. The last three lessons shall show the development of the larger style and its application. Each will be fully illustrated.

Trusting the penmanship public will receive my efforts with due consideration for my first appearance before the penmanship public, I am,

Very truly yours,

*E. C. Mills*



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OF YOU AT YOUR OWN HOME in six weeks for \$2.00. I find positions, too, everywhere. FREE! I have placed THOUSANDS. Perhaps can place YOU. Cost 42-43 testimonials received from pupils. **SAVE THIS AND WRITE.** J. H. COBBIN, 1801 East Avenue, Room 074, 1215 Broadway, NEW YORK, N. Y.



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If you contemplate publishing a series of copy books, copy-slips, or desire a script cut made for advertising purposes, you should send copy for estimate.

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On goods listed below we pay postage on those that go by mail and purchaser pays carriage charges on those that go by express or freight. Of course the cheapest way is to order in fair sized quantities and have them go by freight.

**Blank Cards**—White bristol with finest surface for fine penmanship.  
100 by mail postpaid.....28c  
500 by express.....75c  
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**Black Cards**—Best made for white ink.  
100 by mail postpaid.....28c  
500 by express.....75c  
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**White Cardboard**—Wedding Bristol for fine pen work. Sheets are 22x28.  
6 sheets by express.....\$ .60  
12 sheets by express.....1.00  
2 sheets by mail postpaid......50

**White Cardboard**—With hard finish, much like ledger paper. Sheets are 20x23.  
6 sheets by express......40  
12 sheets by express......70  
3 sheets by mail, postpaid......50

**Black Cardboard**—Finest for white ink. Sheets are 22x28.  
6 sheets by express......50  
12 sheets by express......75  
2 sheets by mail, postpaid......50

**Wedding Paper**—Finest for penmanship or drawing. Sheets are 21 x 33.  
6 sheets by express......50  
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**Zanerian India Ink**—A fine drawing ink and best for preparing script and drawings for photo-engraving.  
1 bottle by mail, postpaid......30  
1 dozen bottles by express.....2.00

**Arnold's Japan Ink**—  
Nearly 1/2 pint bottle by mail, postpaid.....40c  
1 pint by express.....45c  
1 quart by express.....75c

**White Ink**—Very fine.  
1 bottle by mail, postpaid......25  
12 bottles by express.....1.85

**Writing Paper**—Finest 12 lb. paper made. 960 sheets per ream, ruling wide and faint. 1 ream by express.....\$2.25

**Writing Paper**—Same quality as above mentioned but 10 lb. per ream. 1 ream by express.....\$2.00

**Practice Paper**—Best for the money to be had. 1 ream by express.....\$1.50  
Send stamp for samples of paper.

**Envelopes**—100 fine blue by mail, postpaid.....40c  
" 100 fine white by mail, postpaid.....45c  
" 1000 either kind by express \$1.50

Address, ZANER & BLOSER, Co., mmbns, O.

\$12.96.<sup>00</sup>

Bradford, Pa., March 24, 1903.

Seven months after date, I promise to pay Sam Hammond, or order, Twelve Hundred Ninety-six Dollars, with int. at 6% from date. Value received. Payable at Second National Bank.

Edith A. Squire.

Specimen of Business Writing by Pupil of J. M. Holmes, Commercial Department, Bradford, Pa., Public Schools.

#### The Business Educator Arouses Interest.

W. H. Kinyon, proprietor of the Pawtucket, R. I., Commercial College, recently favored us with a good club, and with it were the following much appreciated words: "Our pupils enjoy the columns of THE BUSINESS EDUCATOR very much, and I consider it one of the best mediums that I have ever used for class work. Some of our students are very enthusiastic in regard to the magazine, and I think before the year is out you will feel the benefit of their enthusiasm."

#### In Anticipation.

We have on hand a very readable article on movement, methods, etc., for teaching business writing, from the pen of Mr. T. B. Bridges, of the San Francisco, Calif., Business College, which will appear in an early number of our journal.

Mr. Bridges swings a pen of more than usual strength and accuracy. He is a pupil of that master penman, Mr. J. A. Wesco, of Portland, Oregon. We hope to hear from Mr. Bridges frequently in the future.

#### Mr. Ball Speaks.

I have just received the March number of THE BUSINESS EDUCATOR, and am so well pleased with it, and the subscribers among our students are so well pleased with it, that I must write you in congratulation of your efforts. It is one of the finest numbers I have ever seen devoted to penmanship and business education.

I think I can send you another club of subscribers within a short time, which I shall take pleasure in doing, and wishing you continued success, I am,

Very sincerely,

C. E. BALL.

Mankato Commercial College,  
Mankato, Minn.

#### February Numbers Wanted.

The heavy demand for the February BUSINESS EDUCATOR exhausted our entire edition before we were aware of it. If any of our friends can spare a few of that number we would thank them very much if they would mail them to the office of THE BUSINESS EDUCATOR at once.

#### Ransom Writes

The last issue of THE BUSINESS EDUCATOR was a beauty. It is an ideal penmanship paper anyhow, and I always look forward with real pleasure to its monthly visits.

Admiringly yours,  
C. W. RANSOM, Sedalia, Mo.

The above was written in Mr. Ransom's usual bold, dashing and artistic style. Being a capable judge, his words count.

#### Best in America.

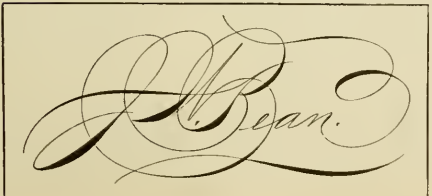
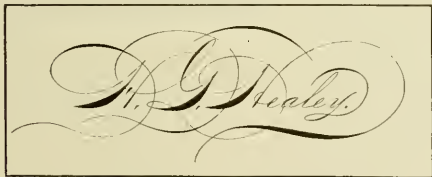
J. C. Blanton, a skilful penman of West Point, Ga., renews his subscription to THE BUSINESS EDUCATOR, and compliments the journal in the following language: "THE BUSINESS EDUCATOR is the best paper of its kind in America."

#### A \$3.00 Self-Filling Fountain Pen Given Away Free

To every subscriber to the highly monthly short and magazine THE STENOGRAPHER, which presents all men, all systems, all machines. Helps to increase your salary. Shows how to save time and energy. Lots of "Cheer Up" in it. Send presents for single copy, containing a big list of valuable premiums and description of the \$3.00 Self-Filling fountain Pen which is given free to every subscriber.

THE STENOGRAPHER,  
Broad and Filbert Sts., Philadelphia, Pa.

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### A BUSINESS SPELLER

A comprehensive little book on Spelling, 120 pages of words most frequently seen in business correspondence. Divided into lessons of fifty words each. Several lessons of words pronounced alike, but spelled differently. Just the thing for the school room. Sample copy sent postpaid for 25 cents.

### BUSINESS LETTER WRITING

One of the neatest and brightest little works on Commercial Correspondence. Unlike anything else published. Write for sample pages. Single copy sent postpaid for 50 cents.

Other books published are "Musselman's Practical Bookkeeping," "High School Bookkeeping," "Commercial Law," "Commercial Arithmetic."

Try a Box of Musselman's Perfection Pens—25 cents

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"Pitman's Shorthand Teacher's Hand-Book"—A Guide to the Art of Teaching Sir Isaac Pitman's System of Shorthand. Twentieth Century Edition, published by Isaac Pitman & Sons, No. 31 Union Square, New York City, price 50 cents.

This is a splendidly bound, finely printed manual of one hundred and twenty pages, prepared principally for the teacher of shorthand and for the one preparing for teaching.

Method of teaching has heretofore been given but little attention by commercial teachers, and we are glad to note in this book a tendency to base business education on the same scientific basis as has characterized the instruction of the common branches.

This is a book that is not only of value to the teacher of Isaac Pitman Shorthand, but to the teacher of any other system or any other branch, such as penmanship and bookkeeping.

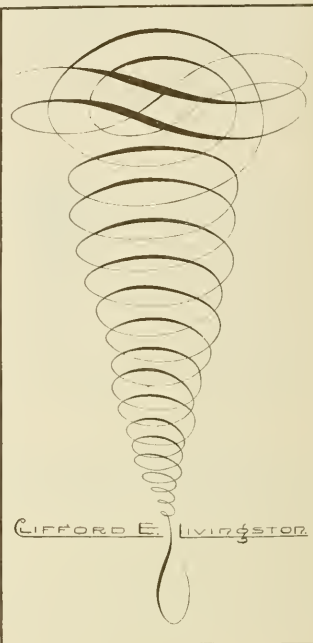
A General History of Commerce, by W. C. Webster, lecturer on Economic History in New York University. Ginn & Company, publishers.

This book gives a general survey of the commercial development of the world from

the earliest times to the present. It attempts to interpret the history of civilization from the commercial point of view, showing the many interrelations between commerce and the other factors in the progress of civilization. The book has been so planned that it can be used in various ways in different schools: (1) as a textbook in secondary schools that offer regular courses in economic history, (2) as a textbook in the lower classes of colleges, and (3) as a companion book to the study of "general history," or the history of particular nations, in all schools. The book is equipped with an abundance of maps and other illustrative material as well as with reference to the best accessible authorities. There is a growing demand in a very important field of study, which no work now issued attempts to meet so adequately as Dr. Webster's scholarly and practical manual.

Elementary Commercial Geography, Cyrus C. Adams, published by D. Appleton & Co. The author of this 30-page text-book has become well known through his first book on Commercial Geography. Much of the minutiae of the larger book has been omitted without seriously impairing the efficiency of the book for schools that desire to give a short course in this subject. Especial attention is given to the elements of transportation, steam power, and chemical science in the present development of commerce and industry. About one-half the book is devoted to the United States, transportation routes followed by our leading commercial commodities being given especial consideration. The treatment of foreign countries is on broad lines. The book is excellently illustrated with half-tone diagrams and maps. This seems to be a text well adapted to commercial school work.

**The Peman's Cork-Screw**—The kind that uncorks spirits which delight but do not deaden, which inspire but do not intoxicate.



## WEAVER'S



## CHALK TALKS

HIGH GRADE ENTERTAINMENTS  
FOR  
Churches, Schools, Colleges, Chautauques, Teachers' Institutes, School and College Commencements, Etc.

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For Terms and Dates, Address,  
WINCHELL LECTURE & ENTERTAINMENT BUREAU,  
100 WASHINGTON STREET, CHICAGO.

OR C. E. WEAVER, Mt. Morris, ILL.



If you are struggling alone at home to improve your writing we can help you wonderfully. If the hands reach you we can teach you to write well. **Mills' Correspondence School of Penmanship** stands at the head. Send stamp for full information. Do it now. Address, E. C. MILLS, 195 Grand Ave., Rochester, N. Y.

### MADARASZ

Will conduct a penmanship class in Brooklyn, during July. Go if you can. If you can't, take my mail course and get some of the points I got from him last summer. Set of CAPITALS and circulars FREE. Cards, white or colored, 5c per doz. Blank colored cards, \$1.20 per 1,000; 25c per 100.

STACY, Kingston, N. Y.

## Lettering Curves

For drawing simple or compound curves for lines of lettering. Once used no person who does lettering will be without them. More than twenty years' constant use in our office has demonstrated their great value. A set of ten curves will be sent in sealed package for . . . 25c.

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## First Class Schools

AND

## FIRST CLASS TEACHERS

WILL FIND IT TO  
THEIR INTEREST  
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## CONTINENTAL TEACHERS

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## What Are Your Wants?

If anything about schools, colleges, or POSITIONS, we can fill them.

Schools bought, sold, exchanged and financed.

4,000 TEACHERS wanted as co-operative members. WE PAY YOU for pleasant work.

Best positions for Good Teachers.

Help furnished to schools free.

## AMERICAN COLLEGE EXCHANGE, Cumberland, Md.

Founded 1896. \* \* \* \* \* Box 534.



## Lettering and Designing

Number Twenty-Three

BY E. L. BROWN, ROCKLAND, MAINE

HEADINGS. Elaborate designs are not always the most attractive, and the student must bear this fact in mind in laying off work for headings and similar purposes where plainness and simplicity are the leading qualities. The drawing may be both decorative and illustrative as shown in the headings given herewith. The man



reading, books, etc., at once suggest the purpose of the heading, and the design is quite complete without the lettering. Put as much meaning as possible into the drawing and let the lettering do the rest. However, if an elaborate letter is used, very little decorative ornament should be shown elsewhere in the design. In the word "Publications" we have used a letter that is plain, simple, and quite unique. In working up the heading "News Items," the plan followed was about the same as above outlined. The effect of this heading would have been enhanced if a drawing illustrating wireless telegraphy had been adapted, but Marconi's plans are not sufficiently matured for at this time to use drawings of his invention for decorative or illustrative purposes.



**YOU OUGHT TO HAVE IT.** The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work, only 10c. **LIBRARIUS CALCULATOR.** Dept. 11, Everett Station, Boston, Mass.

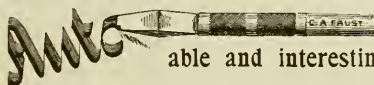
"Holding a position which at times made him responsible for the editorial conduct of *The Herald* it was his aim—and to attain this he was willing to give whatever personal time and effort was necessary to have no statement appear in *The Herald* as an expression of its opinion which was an inaccurate setting forth of facts, which seemed to unduly favor any personal or corporate interests, or which appeared to comment upon or judge of any man harshly or inconsiderately. He believed that the position which he held was a semi-public trust; that whatever was given to the people through the columns of a newspaper should be the truth and nothing but the truth as this found lodgment in the mind of the writer as the outcome of hard and honest study. This ideal, often held, but rarely attained, our deceased associate faithfully embodied in every day's work of his professional life.

His wide range of information and his happy faculty of imparting it made him a delightful associate, while his courtesy and kindness of heart easily won for him the good will of all who made his acquaintance."

**Lessons in Engrossing—Twenty-four—By H. W. Kibbe, 181 Tremont Street, Boston, Mass.**

Sometimes the matter to be engrossed is very long. In such cases full pages may be written compactly, as in copy, or spaced to suit the engrosser's taste. Uniform spacing, shading and slope are necessary in page writing. The copy was written on lines eleven inches long and one-half inch apart. We advise the student to rule such a page and copy this lesson, and then write a second page from a printed copy or from manuscript. Rule head and base lines only as pencil guide lines.

# LEARN AUTOMATIC PEN-WORK



If you want to learn an art that is both profitable and interesting, try Automatic Pen Lettering.



**THE GREATEST OFFER EVER MADE \$2.00**  
COMPLETE LEARNER'S OUTFIT FOR

(WE DO IT TO INTRODUCE TO YOU OUR GOODS.)

**HERE IT IS**

COPY OF FAUST'S COMPENDIUM OF AUTOMATIC PEN LETTERING AND DESIGNS.

3 SIZES AND STYLES OF AUTOMATIC PENS.

3 COLORS OF AUTOMATIC SHADING INK.

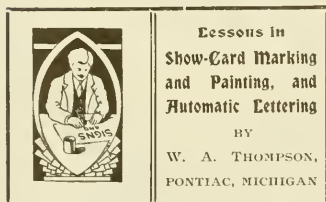
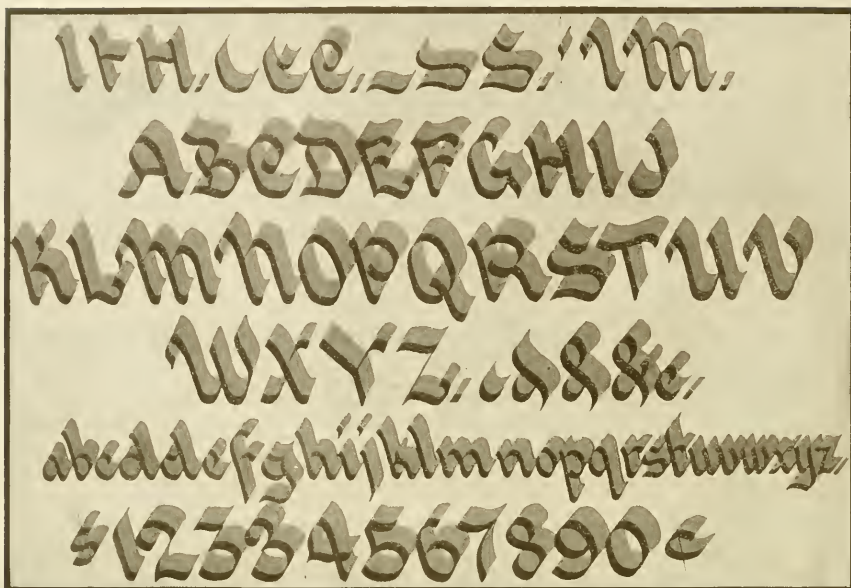
1 BOTTLE OF ADHESIVE.

1 BOTTLE OF GOLD INK.

3 PKGS OF ORNAMENTS, METALLICS, FLOCKS, AND DIAMOND DUST WITH INSTRUCTIONS FOR USING SAME.

This is the most complete outfit ever offered for anything like the price, and our goods are first-class—they do the work. If you have the compendium you can get the balance of goods for \$1 00, prepaid. Order at once.

**AUTO PEN AND INK MFG. CO., 73 Rush St., Chicago.**



## Automatic Shading Pen Lettering.

### NUMBER NINE.

The Automatic Shading Pen is so constructed as to produce two colors or shades at a single stroke from one color of ink. It is a strong and perfect device for rapid and ornamental lettering of various styles, and is daily becoming better known and its field of usefulness is unbounded. This style of lettering in Show Card work being above the ordinary style of printing or writing, attracts attention to the goods advertised. Notwithstanding the many merits of these pens many have found it difficult to get good results, simply by not understanding or having a proper method of lettering, to do the pen and themselves justice.

If you have carefully followed the instruction and outlines in Marking Pen Lettering given in December, January and March numbers, you will be in good position to make a very creditable beginning in "Automatic Lettering," and in a short time you will excite the curiosity of your friends by rapidly executing new and novel designs in general lettering, also in forming combinations of colors and shades in a few minutes that can not be duplicated in as many hours by the most successful sign painter.

Outside of the practical and unique effects in this class of work by these pens, they

enable the learner to acquire the proper forms and slants of many styles of lettering with a greater degree of ease and accuracy than can be done in any other way.

In this lesson we present a rapid marking alphabet. You will notice the Shading Pens used are considerable wider than the Marking Pens you have been using in former lessons. Hold the Shading Pen exactly the same as Marking Pen (see Fig. 3 in December number), and be careful to keep the pen at one angle—see lettering. Study carefully the combinations of the letters, so as to have your shading uniform. This is important. See letter *H* in the large letters in first line of illustration. Make first stroke, then cross bar and then finish with last stroke. When making letter *S* always begin with bottom stroke, and build up, the top stroke being the last made. Pay particular attention to the make-up of these two letters as you proceed, and you will readily catch the idea for neat joining of the different parts, so as to bring them clear and distinct. This will help you in forming the other letters of this alphabet. In the small letters note carefully the curves, length and width of each. See how the stroke *l* and curve of *o* are combined. In making *d*, first make small *o*, then add stroke *l* close to the right; finish *h* like *o*; *h* like *n*.

Once more in regard to your inks. Shading ink should be a little thicker than the ink for marking pens, but in your practice work if you use ordinary manilla wrapping paper of a fairly smooth surface, the ink you have been using in former lessons will throw two shades and will work very nicely. In using paper or cardboard of a better quality, that is a hard, smooth surface, your shading ink will have to be of the proper consistency to produce two distinct shades. If your ink does not make two distinct shades, (with the Shading Pen) it is too thin. In this case add a few pieces of Gum Arabic; this, when dissolved, will thicken the ink. If the ink makes broken work and

does not work smooth, it is too thick; to remedy this add a few drops of water and mix. When practicing always keep glass with about half an inch of water in same on table or desk as in December lesson, so as to keep your pens in good working order.

## WANTED TEACHERS AND MANAGERS

Managers of our branch schools usually make from \$100.00 to \$200.00 per month salary and commission. We, perhaps, pay better salaries after teachers prove ability than any other college pays. We want teachers and managers who can take enough stock to guarantee personal interest. Have recently organized Stock Company, Capital Stock \$500,000.00. Dividends guaranteed by a bank. Have eight colleges established in respect to open more. A 48 page booklet entitled "A Little Talk about a Big Success," will be sent free to any one, our competitors NOT EXCEPTED. It tells all about our plans for organizing a stock company. What our profits have been for the past few years and many of the ups and downs of the founder of Draughon's Colleges since the first one was established fifteen years ago on wheels. Quite an interesting and instructive little story of self, humor and sentiment. Send for it. Address,

... DRAUGHON'S ...  
Practical Business College Co.,  
NASHVILLE, TENN.



Many home students, in writing, waste much valuable time in not knowing right where to correct their faults by joining. Mill's Correspondence School of Penmanship. You will progress, because we make it our business to show you where to strike in order to make the most improvement. Send stamp for particulars. Address

E. C. Mills, 195 Grand Ave., Rochester, N. Y.



## Reforms and Reformers in Writing

### Part Six — Simplicity, Eligibility, Speed.

Too much arm movement and speed applied to the beautiful forms generally recognized as Spencerian, lead to illegibility in the business world. As a consequence there has been a tendency, during the past decade, on the part of practical teachers, to omit flourishes and shades, and later, to diminish the number and length of initial and final strokes.

THE BUSINESS EDUCATOR was the first to recognize the fact that the hand still generally taught was constructed too much along lines of beauty and skill rather than plainness and ease, and it was the first to advocate by precept and example simplification of form as follows: Smaller, plainer, less skillful capitals; shorter and fewer loops; more rounding turns; sharper angles and fewer and shorter initial and final strokes. In a word, it advocated, and still advocates, plainer writing, simpler writing, faster writing, easier writing.

The speed and movement advocates neglected form—they grasped but a

part of the whole truth. Form and movement ought to be united—the one the complement of the other. Progress in the art of writing has been brought about by modification of form, and if we wish to continue to progress, we must do so by improving the form along lines of simplicity and ease. The so-called muscular movement does very nicely for professional purposes (is indispensable) but the average person cannot use it advantageously. Fingers were made for use and people will employ them in their writing. It is the office of teachers to see that they do not employ them to excess.

### Compliment From Oklahoma.

"It is my opinion that THE BUSINESS EDUCATOR is far ahead of any periodical edited along similar lines, and you shall always have my hearty co-operation and support as long as your paper is published."

J. W. CORNELL,  
Eagle City, Okla.

### Appreciated in Louisiana.

THE BUSINESS EDUCATOR gets better every issue. I cannot find words to express my appreciation of it. The February issue is well worth the subscription price of it for twelve months. May it long live and carry on the good work it advocates.

V. R. BOYETT,  
Montgomery, La.

### The Gem.

"Find enclosed \$1.00 for THE BUSINESS EDUCATOR another year. Each number grows more interesting, and I consider it the 'Gem' of all publications of its class."

J. A. CLARK, Prin.,  
International Bus. College,  
Newport News, Va.

### Dudley in Des Moines

From the Des Moines Daily News, April 5th, 1903, we learn that Mr. A. W. Dudley, Marshalltown, Ia., has purchased the Iowa Business College, Des Moines, Ia., and added thereto the Capital City Telegraph Institute.

Mr. Dudley is a business educator of more than usual force and ability, and we therefore predict that the Iowa Business College will be a more important factor in the educational world than it has been in the past. We certainly wish him success.

### Commissioner Myers

BUSINESS EDUCATOR, COLUMBUS, O.

DEAR SIR: This will inform you that I have recently been elected County School Commissioner of Shelby County, Missouri. This office will not interfere with my duties as principal of the commercial department of our public school, and I will, in the future, continue to use your valuable publications as heretofore.

With best wishes for your continued prosperity and with an abiding faith in commercial training, commercial departments of public schools, and business training in general, I am, Yours respectfully,

S. C. MYERS,  
Shelbyville, Mo., April 16, 1903.

## "The Devil Himself Doesn't Know What I am Going to Talk About."

A Presbyterian pastor and a Methodist dominie were arguing about the necessity and the value of making preparation for the Sunday sermon. The Presbyterian brother stoutly maintained that it was indispensable that careful preparation be made, by means of a thorough study of the principles underlying the subject to be discussed, by outlines, by illustrations, and finally by applying the truth concretely. But the disciple of John Wesley held that all such labor and forethought was not only a waste of good time but that it was an irrefutable proof of a lack of faith, "for," said he, "it is written in the Bible, 'Take no thought how or what ye shall speak: for it shall be given you in that same hour what ye shall speak.' Furthermore," he continued, "it is well known that the arch enemy of mankind is ever present to turn to bad uses the efforts of the good; so I make no preparation at all, and then when I get up to speak the devil himself doesn't know what I am going to talk about." Did you ever hear this preacher? Did you ever observe his brother, the teacher, whose fundamental principle of pedagogy is, "Learn to do by doing?"

This catch phrase shows the malignant power of words, for, notwithstanding the large sale of some of these actual-business-from-the-start systems of bookkeeping, some private commercial school men of excellent judgment, who have large interests in these publications, do not use them in their own schools. They hold that the plan of years ago—that theory (preparation of the sermon) should precede practice (application of the principles)—is the best that has been evolved for the most effective teaching of bookkeeping and the use of business forms. We agree with them.

The most successful teachers of bookkeeping invariably supplement any of these actual-business-from-the-start systems with a good thorough drill on journalizing,

posting, taking trial balances, making statements, and closing ledger accounts, before launching into the handling of business papers, which is new enough to the average student of bookkeeping to justify special treatment, apart from his study of the rules of bookkeeping. We save both teacher and student all of this bother and twisting of an author's plan, by presenting the theory first, so that a student may be thoroughly taught the underlying principles first, with one, two, or three sets—as the teacher chooses—in which to apply the principles, before taking up the work on business papers. But we have the business papers—Business Practice, as it is sometimes called—and they are in the most attractive and convenient form of any now to be had. Besides they are not so voluminous, so connected, nor so expensive as to be prohibitive to those who desire to do only a reasonable amount of this work in a course, which may be necessarily short; although they are so elastic that they will provide all of the work that the best students can do—when our Complete Practical Bookkeeping is used—in a one year course in Bookkeeping, Business Practice, and Office Work. These books stick wherever they are given a fair trial. They save time, money, and educational waste. Let us send you descriptive circulars.

Do not overlook the fact that we stand alone in providing fully for the English work of commercial schools—Spelling, Correspondence, and Language—all prepared to meet the peculiar needs of commercial classes, in an adequate manner. These books are used and commanded by the foremost commercial teachers of this country. Besides, we have text-books on all other commercial subjects, except Geography and Economics. If you are not quite satisfied with some of the books you are using, let us see what we can do for you.



# THE CAUSE AND CURE OF DISEASE EXPLAINED

## THE ONE CAUSE

Nature originates and destroys.

The destructive process begins with the fermentation and decay of blood corpuscles.

The cause of this fermentation is from Bacteria or microbes in the system.

The fermentation does not take place without air, heat and moisture for the germs or microbes are living organisms, that multiply in myriads with great rapidity.

These microbes when fully developed, colonize in great numbers and attack the various vital organs of the body by feeding on the tissues thus producing inflammation which is sickness.

If there were no microbes there would be no fermentation, hence there would be no sickness; life would continue indefinitely; suffering brought about by ill-health would cease and the processes of nature would stagnate.

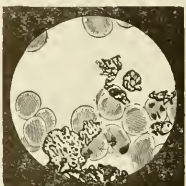
To this law man is no exception, and in it is the secret cause of all disease.

No sickness can come on without microbes in the blood.

THE UNIVERSAL CAUSE OF DISEASE IS MICROBES WHICH PILLAGE AND DESTROY.



Human Blood in Health Enlarged 1,000 Times.



Human Blood Full of Germs Enlarged 1,000 Times.

## THE ONE CURE

As the cause of all diseases is conclusively proven by every authority to be fermentation in the blood, produced by germs and microbes, common sense dictates that if the microbes were destroyed the cause would be removed.

The only known principle powerful enough to destroy the microbe in the blood, yet harmless as water to the tissues, was discovered by the learned scientist and microscopist, Prof. Wm. Radam. Its peculiar character is that of a true antiseptic and germicide, and its fame is world-wide under the name of "Radam's Microbe Killer."

It has withstood the most critical scientific examinations and is endorsed by every eminent medical authority.

As all disease originates from the same source, microbes: Radam's Microbe Killer prevents and cures EVERY DISEASE by destroying Bacteria the organic life that causes fermentation and decay of blood corpuscles. Kills the germs, and nature, through rich, red blood, kills the disease.

THE UNIVERSAL CURE FOR DISEASE IS TO KILL THE MICROBES WHICH PRODUCE IT.

Enlightened Science Admits that all Sickness is Caused by

# GERMS OR BACTERIA

Poisoning and Wasting the Blood, the Tissues and Vital Organs.

THE ONLY UNIVERSAL REMEDY, FOUNDED ON THE GERM THEORY OF DISEASE,  
AND FULLY PROVEN BY TWENTY YEARS OF SUCCESS, IS

# RADAM'S MICROBE KILLER

A PLEASANT TART DRINK; ABSOLUTELY HARMLESS.



It Kills the Microbes of the Skin and cures

ECZEMA.

It Kills the Microbes of the Throat and cures

BRONCHITIS.

It Kills the Microbes of the Lungs and cures

CONSUMPTION.

It Kills the Microbes of the Kidneys and cures

BRIGHT'S DISEASE.

It Kills the Microbes of the Blood and cures

CATARRH, RHEUMATISM,  
CANCER and all other Blood and Chronic Disease

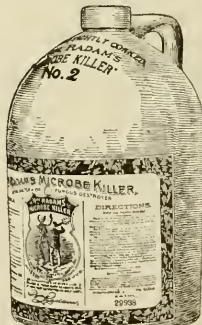
Full particulars with reports of Scientific Experiments and Convincing Testimonials of Wonderful Cures mailed free to any address on application.

**RADAM'S MICROBE KILLER CO.**

40 oz. Bottle, \$1. 169 S. Canal Street,

CHICAGO.

One Gal. Jug, \$3.



**A. A. VOGEL, Exclusive Agent,**

103 South High Street,

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## Good Script Cuts.

attract attention even in the cheapest newspaper. If you want something fine—something out of the beaten path—write to

CIRCULARS FREE. C. P. ZANER, Columbus, O.

## Penmanship Supplies

### FINEST OBTAINABLE

### PENS AND HOLDERS

All goods listed below go by mail post-paid.

**Zanerian Fine Writing Pen**—The best and finest fine writing pen made—best for engraving, card writing and all fine script work. Gross \$1.00, ¼ Gross 25c, 1 Doz. 12c.

**Zanerian Ideal Pen**—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, ¼ Gross 25c, 1 Doz. 10c.

**Zanerian Business Pen**—A smooth, durable, common sense business pen. Full unshaded business writing it has never been excelled, if equaled. Gross 75c, ¼ Gross 25c, 1 Doz. 10c.

**Gillott's Principality No. 1 Pen**—A fine writing pen. Gross \$1.00, ¼ Gross, 25c, 1 Doz. 12c.

**Gillott's Double Elastic E. F. No. 604 Pen**—A medium fine writing pen. Gross 75c, ¼ Gross 25c, 1 Doz. 10c.

**Gillott's Magnum Quill E. F. No. 601 Pen**—A business pen. Gross \$1.00, ¼ Gross 25c, 1 Doz. 12c.

**Gillott's No. 303 E. F. Pen**—Used largely for drawing purposes. Gross \$1.00, ¼ Gross 25c, 1 Doz. 12c.

**Gillott's Lithographic Pen No. 290**—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c.

**Gillott's Crow Quill Pen No. 650**—Very fine points. 6 pens 25c, 3 pens 15c.

**Soennecken Lettering Pen**—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20, and 30 double pointed. 25c.

**Double Holder for Soennecken Pens**—Holds 2 pens at one time. 10c.

**Zanerian Oblique Penholder**—Hand-made, rosewood, 12 inches long, a beautiful and perfect holder. 1 holder 50c.

**Fine Art Oblique Holder**—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. 1 holder sent in a small wooden box. \$1.00

**Excelsior Oblique Holder**—The best low priced oblique holder made. Many hundreds of gross have been sold.

1 Holder 10c  
1 Dozen 50c.  
¼ Gross \$1.10  
½ Gross 2 15  
1 Gross 4 25

**Straight Penholder**—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c. 12 holders 65c.

We handle the best and can save you money.

Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts

Address, ZANER & BLOSER,  
Columbus, O.

Don't jab and soil your fingers trying to pull that old rusty pen. Buy the **PERFECT PEN-PULLER**. It is handy, neat and small, and can be carried in the vest pocket. Price, by mail postpaid, 12 cents. John W. Mazuel, Columbus, Ohio.

### THE PERFECT PEN PULLER

performs the work perfectly and painlessly and with clean fingers.

C. P. ZANER

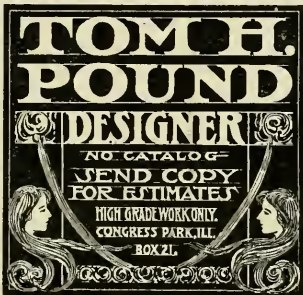
## A NEW BOOK

### Modern Show Card Lettering, Designs, Etc.,

With 2,000 Advertising Phrases for Display Signs, Show Cards and Posters.

If you are interested in this line of work write for new circulars. They're free. Address,

W. A. THOMPSON,  
PONTIAC, MICH.



## GILLOTT'S PENS,

THE MOST PERFECT OF PENS,  
HAVE GAINED THE  
**GRAND PRIZE,**  
Paris Exposition, 1900.

This is the Highest Prize ever Awarded to Pens.



## Of Diplomas, Designing and Engraving

Send for it. We have the finest assortment of diplomas for business and shorthand schools ever published—all new. Catalogues Illustrated, Resolutions Engraved, etc. Correspondence Solicited. . .

**Howard & Brown,**  
Roxland, Maine.

## The Practical Age

### Premium Offer

### Good Values

### Little Money

The PRACTICAL AGE, which is very surely taking its place with the standard magazines of the country, offers the following great values for the following small sum of money:

Frank Leslie's Popular Monthly, Frank Leslie's Art Calendar for 1903, and the Practical Age, one year, for \$1.30.

The PRACTICAL AGE is a magazine for people who think and act. The editorial discretion exercised in the selection of manuscripts appearing in the PRACTICAL AGE, is experienced and fair, making for the best interests both of magazine and readers. Besides the several departments already appearing in the magazine, new, interesting, and invaluable departments will be added, from time to time.

REGULAR SUBSCRIPTION  
50 Cents A Year

SAMPLE COPY FREE

ADDRESS

**PRACTICAL AGE**  
MOLINE, ILL.



# We do Three Things Well

1. We provide the best subject matter obtainable in our commercial text books.
2. We supply a high quality of paper and the best quality of printing and binding in all bound books, blanks and stationery.
3. We offer our books at reasonable prices with one price and one method of conducting business for all.

## If this Advertisement does not attract your attention

it is because it is not well written and not because the books we advertise are not worthy of attention.

THERE ARE VERY FEW COMMERCIAL TEACHERS, who have not heard of the Sadler-Rowe Company's commercial publications, but there are doubtless many who do not have an intimate acquaintance with their contents, with the educational spirit that runs through all of them, with the fine methods of instruction which are incorporated as a part of the subject matter, with the practical nature of the transactions and problems, supplementary drills, etc., which are presented for the student's consideration, with the carefully graded course of study in each subject as it is outlined in the various texts, and with the ease with which teachers can keep in touch with the work, can check student's results and can secure uniformly high-grade results.

These are all important considerations in the make up of text books in any of the branches included in the usual commercial and shorthand courses of study.

THE people of the country with boys and girls to educate for life are becoming better informed as to the requirements of a training for successful business employment. They will not be satisfied with old text books, old methods, and out-of-date teachers

Following are the titles of a few of our principle books:

Commercial and Industrial Bookkeeping.

Business Bookkeeping and Practice.

Sadler's Commercial Arithmetic and Essentials of Arithmetic.

Lister's Budget of Writing Lessons.

Earnest's English-Correspondence.

Billings' Synthetic Shorthand.

(Graham-Pitmanic.)

Richardson's Commercial Law.

Macfarlane's Commercial Geography.

New Method Speller.

Banks' Easy Method of Touch Typewriting.

This advertisement is intended to bring inquiries only from teachers, school officers or dealers. Inquiries coming from others will not receive attention.

State your wants explicitly so as to avoid useless correspondence and waste of time.

**Sadler-Rowe Company,**  
**Baltimore, Maryland.**



What is so rare as a day in June?  
Then, if ever, come perfect days;  
Then Heaven tries the earth if it be in tune,  
And over it softly her warm ear lays.

—Lowell.

JUNE 1903



*The  
Business  
Educator*

ZANER & BLOSSER PUBLISHERS.  
COLUMBUS, O.

VOL. VIII.  
NO. X

WHOLE  
NO. LV

# Commercial German

By ARNOLD KUTNER, High School of Commerce, New York City. Cloth, 12mo, 404 pages. Price, \$1.00.

¶This book introduces American students to the German language by means of its commercial vocabulary. ¶Part I contains the elements of commercial German. Each of the sixteen lessons includes a reading lesson, special vocabulary, exercises on grammar, and questions. ¶Following these are thirty-one brief grammatical tables of the principal parts of speech, with references to the reading lessons which illustrate them. ¶Part II is intended to widen the commercial vocabulary by means of reading selections dealing with German business customs and institutions. It is also devoted to the study of commercial correspondence, business forms, documents, newspaper articles, and advertisements. ¶There is a vocabulary, and a list of strong, mixed, and irregular verbs.

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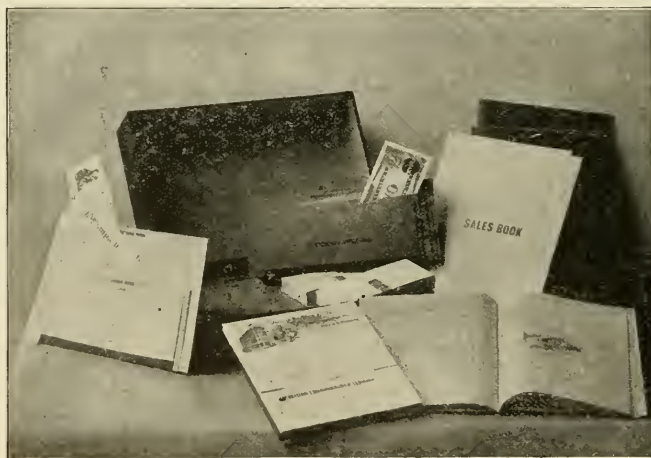
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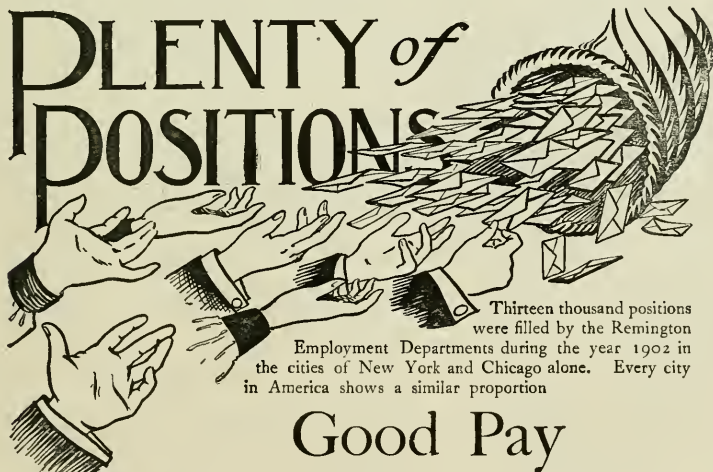
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Vol. VIII. No. 10.

COLUMBUS, O., JUNE, 1903.

WHOLE No. 55

**St. Louis World's Fair Exhibit  
Committee**

**of the National Commercial Teachers'  
Federation**

ST. LOUIS, Mo., 1903.  
At a meeting of the Private Commercial School Managers' Section of the National Commercial Teachers' Federation, held in Milwaukee, last December, a committee was appointed to arrange for an exhibit of the Private Commercial Schools at the World's Fair to be held in St. Louis in 1904, from May to November. The chairman of this committee has had several conferences with the chief of the Educational Department of the World's Fair. He so esteems and values the importance of the branch of education represented by the Private Commercial Schools, that a floor space of 10,000 square feet, in the Educational Building, has been promised for a collective exhibit, provided that said space be properly utilized.

The chief of the Educational Department desires this committee to inform him at once how many schools will join in a collective display. We must, therefore, immediately ascertain the exact number of schools that will participate.

The manner of display will be attractive, and in line with other educational exhibits. The name and location of each school will be with its own exhibit. It has also been suggested that we publish for free distribution in pamphlet form, a treatise on Private Commercial College work, relative to methods of instruction, modern facilities, etc., with illustrative cuts. This pamphlet is also to contain the names and locations of schools represented by the collective exhibit. There is no question but that the right kind of an exhibit with a generous distribution of the proposed publication, or something along this line, will result in great benefit to every school joining in the display. This is the chance of a life time to give prestige to the good work accomplished by commercial schools.

The space allotted will be flat floor space and the arrangement of exhibits, as well as the outlay for same, will fall upon the exhibitors.

The Committee have arranged for 60-inch quarter sawed high roll-top desks as units of exhibit.

That we may have funds on hand with which to operate, it has been decided to re-

quire every school, college, or publisher desiring to make an exhibit to pay an entrance fee of \$25.00 which will be placed in the hands of the secretary and treasurer of this association, Mr. George P. Lord, Salem, Mass., and be used towards paying expenses of the collective exhibit.

A school or publisher can use one or more desks, but the entrance fee on each will be \$25.00 and the additional expense for each desk will be prorated among all the exhibitors. The total expense should not exceed \$50.00 per desk, and if a large number join, it may be made less. Schools or publishers desiring two or more spaces will be supplied with one high roll top typewriter cabinet suitable for the make of machine they desire to place with the shorthand exhibit. Any school desiring to do so will be allowed to have an operator at the machine during the open hours of the Exposition. At the close of the Exposition, the exhibits will be packed and shipped to the exhibitors. Any one so desiring can have the desks at cost and all desks not taken by exhibitors will be sold and the money prorated among the exhibitors.

If you are willing to lend us your influence and co-operation by making an exhibit, and thus advance the best interests of business education in America, let us hear from you at once.

Respectfully,

E. H. FRITCH, Chairman,  
Southwestern Business College, St. Louis, Mo.  
S. VAN VLIET,  
Spencerian Business College, Cleveland, Ohio.  
L. A. ARNOLD,  
Central Business College, Denver, Colorado,  
Committee.

**Fifty Thousand Dollars for an  
Exhibit of Business Educa-  
tion at the World's Fair**

A meeting of leading business educators, including J. W. Warr, President of the National Commercial Teachers' Federation, and Enos Spencer, President of the Private Commercial School Managers' Association, was recently held at St. Louis, at which nearly all the local schools were represented. After a careful consideration of the plans proposed, it was decided to make an exhibit in every way worthy of the name, and to this end the World's Fair Exhibit Committee was empowered to correspond with all the Private Commercial Schools in the United States and Canada for the purpose of enlisting their co-operation. As there are about two thousand of these schools in existence, it was considered not impracticable to attempt to raise Fifty Thousand Dollars for the purpose of making an exhibit that will be in every way creditable to the cause of business education.

The World's Fair Committee, of which E. H. Fritch of St. Louis is Chairman, will be glad to supply full information regarding the exhibit and invites correspondence and suggestions.

.....1903.  
E. H. FRITCH, Chairman  
St. Louis World's Fair Committee of the Private  
Commercial School Managers' Association.  
810 Olive Street, St. Louis, Mo.

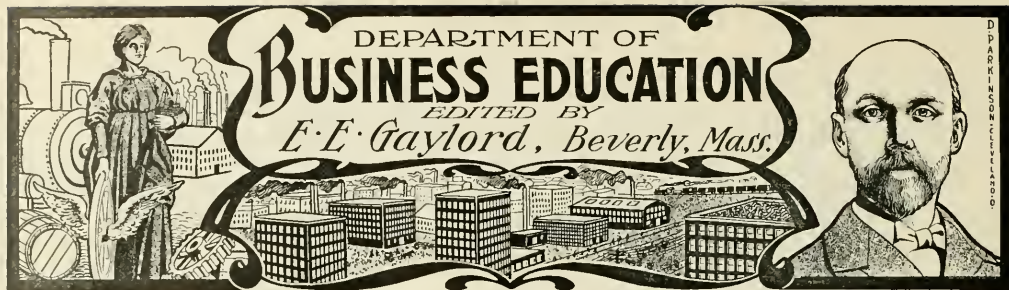
Dear Sir:—

Enclosed find exchange for \$....., payable to Geo. P. Lord, Secretary and Treasurer, as Entrance Fee for.....Exhibit Desk.....and space in the PRIVATE COMMERCIAL SCHOOLS' COLLECTIVE EXHIBIT at the St. Louis World's Fair, 1904. We agree to pay when asked to do so, our pro rata share of the additional expense of the exhibit and to furnish before April 15, 1904, the material we wish placed in our exhibit.

Respectfully,

For.....College.





ALL MATTER FOR THIS DEPARTMENT SHOULD BE ADDRESSED TO THE EDITOR.

### The Boston Convention

The Boston Convention of the National Educational Association will undoubtedly bring together the largest attendance that has ever been recorded in the history of this mammoth organization. It is being predicted that from 20,000 to 25,000 teachers and tourists will take advantage of the reduced rates and the special excursions, locally arranged, to the places of historic, literary, and natural interest in and near by Boston.

There is a wealth of interest attaching to the eastern shore of New England, and its attractions can nearly all be reached in a ride of from one to five hours (including the trip to the White Mountains), by rail or on the ocean, at slight expense. So much is said about the educational features of a trip to eastern New England that many do not realize that it is a country of surpassing natural beauty. We have seen the most of the scenic features of our great country, but, for a delightful combination and variety of beautiful scenery, we have not seen anything more pleasing than can be found in New England.

The meeting this year of the Business Educators' Section of the N. E. A. will be unusually interesting, and the meeting, at the same time, of the recently organized New England High School Commercial Teachers' Association, will afford all high school commercial teachers an opportunity to observe the final steps in the organization of the first Association of this kind. Besides, the National Private School Managers' Association will meet in Boston during the N. E. A. Convention. There will never be a better opportunity to take a needed vacation and to combine with it the enjoyment of one of the most practical and effective forms of education; namely, travel. We hope to greet scores of our friends at this great gathering.

Visiting teachers should write at once to Edward R. Warren, Chairman of the Local Executive Committee of the N. E. A., Boston, engaging rooms, if they desire to obtain rooms in a private family. We advise that teachers who do not feel like spending a month's salary for a week's entertainment, plan to take rooms and breakfast in a private family in Somerville, Cambridge, Dorchester, Roxbury, Brighton, Malden, Melrose, or Newton, Lynn, Hyde Park, or some of the other

pretty suburban cities, any one of which is practically Boston, because of the excellent connections by steam and electric cars, at from five cents to twenty-five cents fare. Of course there are many entirely satisfactory private houses available in the city of Boston, but the city is not exactly a Bar Harbor for refreshing breezes during the month of July.

Marston's will be found one of the best inexpensive restaurants.

Hotels in Boston are nearly all on the European plan, and the hotels that teachers would want to go to are high priced, from the point of view of the average commercial teacher. We recommend the Touraine, Bellevue, Parker House, Adams, Reynolds Thorndyke, Somerset, or Brunswick, in which rooms without bath will cost from \$1.50 a day for the poorest to \$3.00 for the best; and the rooms with bath will cost from \$3.50 to \$8.00, the latter being the price for the best rooms at the Touraine. The Touraine is the Waldorf-Astoria of Boston, a magnificent hotel. No room costs less than \$3.00. The Parker House is a favorite with commercial travelers, although its prices, considering its service, are probably the highest. The Reynolds and the Adams are in a noisy part of the city and are not so satisfactory for ladies as the others might be. The Somerset and the Brunswick are in the nature of fashionable family hotels, near to the meeting places of the various sections of the Association, although none of these hotels is very far away. The Thorndyke is a pleasant, rather quiet hotel looking over the beautiful public gardens. Its rates are moderate. We prefer the Bellevue, a high-class place, within a few steps of the State House, on a quiet street—famous Beacon Street—but a stone's throw from Boston Common, and close to the principal transfer station of the subway cars. Its rates are from \$2.00 to \$6.00.

The following are good hotels, in the business district of the city, at prices somewhat less than the foregoing: United States, Young's, American House and Quincy House.

We do not mention the Westminster, one of the most desirable in the city, because it has been entirely reserved for two state delegations from the West. It is important, we repeat, that room reservations be made in advance, if possible.

### Guaranteeing Positions

At the Brooklyn Convention of the E. C. T. A., considerable was said both for and against the practice of guaranteeing positions, President Miller making probably the most intense attack on the custom, and Mr. Archibald Cobb, Principal of Banks' Business College, Philadelphia, the most able and vigorous defense of it. There are among our friends not a few who are guaranteeing positions under more or less careful restrictions, and, since there are plainly two sides to the controversy over this subject, we have asked Mr. Cobb to prepare for this number of *THE EDUCATOR* a statement of his position on the question. In view of what has appeared in these columns in the past, it is hardly necessary to say that we are not on Mr. Cobb's side of the debate. His contribution is not in any sense to be taken as an indication that *THE EDUCATOR* has "turned turtle," but it is to signify that we want to be just to all classes of our readers. We commend to our readers, the article on another page, by Mr. Cobb, as a favorable presentation of the subject by one of its most successful advocates in this country, and therefore in the world.

### A Commendable Plan

For the purpose of investigating the methods employed in the various manufacturing establishments of this city, groups of students are taken on Saturdays to see the operations of the factories and learn how their particular product is made. The students make inquiries into the methods of securing raw material, cost, how it is converted into the finished product, and how and where disposed of and in what quantities, etc. At the Friday Morning Assembly reports are made by the visiting students to the whole school assembled for the purpose of hearing the reports.

These visits are of very great value to the students, as they not only see for themselves *how* the articles are made, but they learn to make observations and later tell of them before the school.—*Brown's College Journal*, Peoria, Ill.



## From the Business Manager's Desk

### Guaranteeing Positions

ARCHIBALD COBB, PRINCIPAL OF  
BANKS BUSINESS COLLEGE,  
PHILADELPHIA.

A business cannot live within itself. There must be a law of demand to regulate the production of any marketable article. Obviously, the only reason for the existence of a business is the support of the public in the way of demand for the product. In the degree that the business man fails to recognize this self-evident fact, in that proportion he is either deceiving himself or preying upon a lenient public which shall, in the course of time, arise and smite him with all its might.

It is often amusing to me to listen to the professions of men interested in the business of educating men and women. There is too frequently an assumption of righteousness and the wearing of a cap of dignity, which, in the eyes of successful business men in other lines, is very much like the cone-shaped headwear our fancy places upon the cranium of the dullest in school.

#### WHAT IS A BUSINESS COLLEGE?

Come, let us reason together. I am addressing, I trust, an army of competent, learned, experienced men and women, proprietors or teachers in business colleges throughout the United States. In order that we may get at the root of the matter we shall define a business college as an institution which educates and trains men and women along practical lines, fitting them in a comparatively short space of time to go out into the world and demonstrate their value in the transaction of business. We do not invade the field covered by universities and schools of technology. We do not compete with the courses given in these institutions, requiring from four to eight years of study and entailing the expenditure of some thousands of dollars. We are first and all the time striving to impart a practical bread-and-butter education, and, in order to practice what we preach, it is necessary that we so conduct our affairs as to appeal to our patrons in a practical way.

#### WHAT IS A BUSINESS COLLEGE FOR?

There is no insinuation more keenly and indignantly repelled by business colleges than that they are theoretical and impractical. We pride ourselves upon being thoroughly in touch with the demands of the business world; if we do not say so, we imply at least that we are in business simply to cater to those demands. Gentlemen, to what end or for what purpose are you educating your boys and girls? There is but one answer: that they may obtain positions. If you and I were honest and we could advise, we should tell everybody to go to college and spend the first twenty-five years of life in the pursuit of a broad and general education, to

learn a profession, and then take a business course. The youth and inexperience of our students is the greatest bar to a realization of that dignity we should like to assume; and if our students were college-bred men and women, the bar would be removed. But, from the very nature of our work, this consummation, devoutly to be wished, can never occur.

We are obliged to prove by the results we accomplish, in our dealing with humble subjects and immature minds, that we have dignity and that our calling is a worthy one. Is there a man or woman engaged in business college work in any part of the world who does not recognize the fact that the sole purpose for which money is spent, labor performed, and time consumed in a business college is the ultimate securing of a position? Students enroll with you and place themselves under your care, not because they love the work, nor for their health, but because they need and want positions, and they believe that a mastery of commercial branches is the surest and quickest way to obtain congenial and lucrative employment. I do not believe there is a business college in the world which does not treat in some manner the subject of positions, because it is the cardinal point of the school's existence. The attempts to make it dignified, plausible, and conservative are ludicrous in the extreme. As it is the real aim, the goal, the ambition which prompts a course of study and the expenditure of money, why should we not treat it in a frank and honest manner? Gentlemen, if you have an inclination to do otherwise, you are deceiving yourselves, and you are endeavoring to stifle the criticisms of your own conscience.

#### HOW DO YOU TREAT THE POSITION QUESTION?

What do you say when your prospective victim asks you about a position? Do you evade it or avoid it? Do you tell him there will be none for him? Do you allow him to depart from your school with the idea that he may and may not obtain a position? Assuredly not. I have in my mind's eye a picture of suavity, a patronizing air, a bland countenance, and an ecclesiastical rub of the hands, with the convincing assurance, "There has never been any time in the history of our college when we did not have more positions at our command than we could fill with worthy young men and women." And the prospective student, uninitiated and unsophisticated, will wonder at the mighty power behind the college doors which causes business men to confide in the institution, and to take from its sheltering portals future Morgans, Schwabs and Casatts. Do you say those things, sirs, with frankness, with belief in your ability and an actual knowledge of the conditions which have prevailed since you first opened your benevolent institution?

#### YOUR HONESTY IS NOT QUESTIONED

I have no doubt, mark you, that everyone of you has faithfully lived up to the trust reposed in him by these young people. I have no doubt that every worthy, deserving student has been anxiously sought by the great business world. I have no doubt that you can recall men enjoying the world's richest gifts, successful in every way, who were educated in your schools. You can point to them with pride, and rely upon them to assist you in securing other students, that they, too, may go out into the world and achieve an equal measure of success. Do you mean to say, in view of these assurances, that there could ever come a time when the trust and implicit confidence reposed in you may not be realized by every graduate of your institution? Is your word as good as your bond, and if it is, and they are synonymous terms, are you not as much bound by your word as by the giving of a positive assurance in a legal form? Can you, after such assurances and promises, accept with a clear conscience the hard-earned dollars of your patrons, and in the end, when your institution has done as much as it can for them, refuse to recognize their right to claim something beyond the giving of an education, which many, with proper study and industry, could have obtained at home?

#### CORRESPONDENCE AND COMMERCIAL SCHOOLS COMPARED

If there is one feature of the correspondence school which appeals to me more than another, it is in occupying the extensive field left open by the average business college. It educates at long distance. It stimulates the young man without means to turn his mind to study, and to devote a few of his precious moments each day to the acquirement of some special knowledge which he believes will benefit him sooner or later.

A business college does not treat with its students at arm's length. It invites them into its class-rooms, encourages them to become acquainted with its teachers, to learn the policy of its management, to occupy comfortable seats, and to avail themselves of the complete equipment and the supervising eye of the faculty. And if we make them so dependent upon us in the earlier stages of their education, is it honest to entirely disclaim responsibility in connection with them as soon as the pocketbook is depleted or the prescribed course finished?

#### GUARANTY MISUNDERSTOOD

The guaranty of positions is a much-abused subject. Up to the present time conservative and honest college proprietors have frowned mightily upon the school daring to induce students to enroll, with the assurance of receiving a position when the course is completed. I have faith to believe that the reason for this is simply because they have not properly understood what a good guaranty should be. We declaim against it. We characterize and stigmatize it in the bitterest terms, be-





cause we know that it has been used by unscrupulous promoters in a dishonest way. We have unconsciously, or unintentionally admitted to the business world that there is a possibility of our being dishonest and incompetent. We have, by our own acts and volition, placed ourselves in the same class with those who (as rascality is always cunning) have adopted a scheme plausible and enticing and not without merit, to bait the unwary fish that jumps at the largest fly in the stream.

To my mind there is no better evidence of the solidity of guaranteeing positions than the fact that dishonest men have used it to fill their schools with victims. If an inducement like this is powerful to draw students to an unworthy school, what an omnipotent factor it might become if properly used by trustworthy and reliable men.

Are we to leave young people in the ruthless grasp of these wily tricksters? Can we not gird on the armor of truth and honesty, buckle on our swords, and fight them in a legitimate way with their own weapons?

## QUALIFICATIONS OF GUARANTY

In descanting against these monstrosities of a powerful educational system, opponents will smoothly glide from the real point at issue and add another proviso to their condemnation. It is said that schools guaranteeing positions will also hold out inducements as to time, and there you evade the question. You know, as well as I, that a school holding out encouragement or promises concerning the length of time necessary to complete a course, is inherently rotten.

A business school educates individually, and it is as impossible to foretell the quantity and quality of brains, the degree of application, and the aptitude of prospective students, as it is to inform them how much money they have in their pockets or how fast they can run.

## Avoid the Time Element

The element of time must not be permitted to enter into your discussions against guaranteeing positions. Keep it out, not only from your argument, but from every transaction in your school. Allow your students to judge your merit by their daily acquaintance with your work; and be ready, if they are not satisfied, to return their money with as much grace as you took it.

In my opinion an honest school should hinge its inducements upon its catalogue; and then be careful about the preparation of its chief medium. Let your requirements for graduation be explicitly stated, let them be understood by all interested in a business education. Make your students to know that these are your requirements, and that you expect them to be met.

When you have done that, be not afraid that you will be called to judgment, because if your representations have been honest, you can live up to them without fear of condemnation.

## A JUST GUARANTY

A guaranty, to be just, should specify the length of time required to complete the contract after graduation, the salary assured, and the locality in which the situation is to be obtained. Give it freely, because you are bound morally and legally, by everything you say in your catalogue, even if you don't give special contract to hold you up to your promises.

Did you ever stop to consider that you are trading upon the ignorance of your clients by making statements in your catalogues and interviews, and not daring to substantiate them by every means in your power? There is no danger of misunderstanding if you adhere to your catalogue and refrain from adding, verbally, things which you dare not incorporate in your publication. Let your written statements be the Bible to which you pin your faith, to serve as a restriction on smooth words and inducements not backed up by printer's ink.

## GUARANTEES STIMULATE TO BETTER WORK

Do you ever have difficulty in keeping your students until they have completed your course? Does anyone ever drop from your school when half way through because there is no particular reason for continuing?

It is true that with a student a little learning is a dangerous thing, and the vast army of incompetents from our schools, wasting the energies and patience of business men, and vainly endeavoring to secure positions at any salary, is made up of those who have not completed their course, but who have felt, through stress of circumstances or immature beliefs that they are competent to hold down good positions.

If some obligation were imposed upon the school there would be an incentive for every student to remain until this obligation became valid. I believe that a school guaranteeing positions is able to turn out a greater percentage of its students well qualified to fill positions than a school which makes a practice of getting money and dodging promises.

If we are looking for the advancement of our profession and the raising of the standard of our graduates, there is no surer way of doing it than to make it worth while for students to complete the prescribed course. If you do guarantee positions and your students don't stay until the course is completed, how much worse off are you than if the same condition of affairs should arise when you do not guarantee positions?

## HAVE THE COURAGE OF YOUR CONVICTIONS

The school which properly educates its students commands the respect and confidence of the business world, and its recommendation or diploma will always be the open sesame of entrance into business houses. If the education is incomplete and the course formulated unworthy of confidence, the school is untrustworthy, no matter what inducements are offered.

The statement has often been made that a guaranty of position induces the farmers' boys and girls to leave their homes and embark in the troubled sea of commerce. If the education you give is good for city boys, is it bad for their country brethren? Are you well assured of the nobility of your calling? Have you confidence in your powers? Are you providing something beneficial for young men and women? If so, why should you hesitate to dispense your goodness to all who may desire it? Is it a sin to create in the minds of young people a longing for the greater opportunities which shall arise in the business fields? If you think so, close your schools and allow some more worthy man to fill the vacancies you are creating. Have you a standing in your community? Has your work hitherto been honest and successful? Have you succeeded in gaining the confidence of your neighbors, and would an honest contract to perform what you have always done place you under the ban of their displeasure? Or would they rather admire you for having the courage of your convictions and patronize you because you desire to accentuate the soundness of your profession?

## GUARANTY INSURES IMPROVED SCHOOL MATERIAL

Another inevitable blessing in disguise will be the higher standard of entrance requirements necessitated by the guaranteeing of positions. I have been in business colleges and noted with much concern the youth of their students. As far as I know there are few business colleges in the United States refusing to accept children from twelve to fifteen years of age. Do you find them positions, or allow them to realize their mistake in the years elapsing before they reach young manhood or womanhood? Are they desirable assistants for the business man and do you attempt to supply him with such immature bookkeepers and stenographers? If you knew you were forced to supply positions for every student in your school would you not hesitate to accept those who, when the course was completed, would be ineligible because of their youth and inexperience? Would the glitter of the dollar or the prospect of a full school be as seductive then as now?

We may prate of our superior advantages, we may theorize on the difference between a practical and an impractical education, we may wisely decide, in the presence of the parent, that the applicant for admission has sufficient age, education, and ability to successfully pursue our course, but would the tune of our lay be changed if we shared the responsibility of the student's future with the legal guardian of the child? The alternative of the contract invites respect. "Your money back if we fail to live up to our representations," is the fairest assurance that we have not allowed our zeal to secure business, to cause us to paint in too glowing colors the possibilities of a business career. It establishes a difference between frankness and





chicanery and justifies the expenditure of money, often at a sacrifice, to provide for the offspring greater advantages than have ever been possessed by the father.

## GUARANTY A PROTECTION AGAINST IMPOSTORS

Would you buy anything but an education if you could not use it? And without a position the use of our specialty is impossible. The average student is absolutely unable to assist himself in the obtaining of employment. Picture his impatience and concern while waiting for something to turn up unless his fears are quieted by the knowledge that he has an assurance, more binding than words, which will afford him the opportunity to become independent. Your liability will never be questioned until you have proved that you are irresponsible, and woe betide the man who uses his guaranty dishonestly. His sins will find him out. A contract of guaranty will do more to remove from our profession the incompetent and illusive school proprietor than centuries of personal attack and pointed advertisements, while the reliable and worthy school will increase in size and reputation because its history is an epitome of good and useful deeds. "By their works shall ye know them."

## Mr. Cobb has Orthodox Company

"Our opportunities for aiding our graduates and competent students in securing positions are far greater than those of a school standing alone. We command the positions of thirteen commercial cities, and beyond that our company has connections in Chicago and St. Louis which alone would employ all the high-grade office help we can turn out. Every competent student is in immediate demand. This company stands ready to contract to place every graduate of our Full Commercial Course in a business position or refund to him in cash every cent paid for tuition while taking the course. This is no irresponsible "guarantee" to do an impossible thing. It is a simple business proposition to do one of two things, possible to be done, and which this company stands ready and able to do."—*Brown's College Journal*, Peoria, Ill.

## Method in Spelling and Word Study

BY WILLIAM J. AMOS, PEIRCE SCHOOL, PHILADELPHIA

Good spellers are born and made. So are poor ones. Every school has its good spellers, pupils who seem to grasp a word the instant they see it, and to retain it. Every school has a great number of poor spellers who, for one cause or another, fail to see words, and, failing to see, have nothing to remember.

## SKIP THE GOOD SPELLER

The born speller needs very little of our attention and, as he is generally weak on some other lines, we shall turn him over to the tender mercies of his instructor and leave him. The pupil who concerns us is the one "born short" on spelling. Our work is to make a good speller out of a poor one. To do this requires patience and care on the teacher's part and application and system on the part of the pupil.

## SPELLING IS OF THE EYE, NOT THE EAR

Spelling of English words is a matter of eye instead of ear. Pupils learn to recognize words at sight. Spelling can never be taught by any system of phonics, and wherever such system is used, we always find poor spellers. We have all experienced the feeling that a word we have *written* does not look right; proving that the word must be learned by sight. It is obvious that the only occasion the ordinary individual has for spelling a word is when he wants to print it with a typewriter or write it by hand; and, since this is true, it must be plain that the best way to learn a word is to learn it in the form you use the most.

## HOW TO STUDY

Thus, if a would-be stenographer wishes to learn words, he must study them from printed forms. He should study direct from a text-book, lingering over each word until a lasting mental picture is made. The pupil in the business course will have to do much handwriting. He should study from written forms, especially in his own handwriting.

## CLASS WORK

The following is my plan for spelling in a business course: The ordinary spelling lesson consists of fifty or one hundred words. I require each pupil to take a sheet of a plain tablet, 7 x 5 inches, and rule it as follows: 1 1/2 inches from the top we draw a double red line from 5/8 of the left margin to 1/4 of the right margin. Connect the ends of the double lines with the bottom of the sheet. Then draw a line from the center of the double lines to the bottom, producing two columns. The words are now copied from the text in the pupil's best writing, and all study is now done from this sheet. At the recitation, each pupil hands his sheet to the teacher as written evidence that the pupil has at least *looked* at each word *long enough* to write it.

## DICTATION AND CORRECTION

The teacher now dictates forty or fifty of the more difficult words. The pupils write these in special blanks used for this purpose only. Each word is pronounced but once. After dictation the pupils exchange books. The teacher spells each word. The pupils place a red check against each error on his neighbor's book. At the close, the percentage, date and name of examiner are written on the page.

## SUMMING UP

Every fourth week each pupil prepares a neat sheet or series of sheets, giving an exhibit of his missed words for the month. The teacher collects these sheets and books, the errors in books balancing the words on exhibit. These exhibit sheets are written on paper specially prepared for filing, and look like the following:

NO. \_\_\_\_\_ DATE \_\_\_\_\_  
NAME OF PUPIL \_\_\_\_\_

|                |  |
|----------------|--|
| FILING MARGIN. |  |
|                |  |

These filing sheets now contain *all* the words missed by the class. These sheets are now bound in the card-board file. When the class has completed the text book, the teacher has every word missed. We now stop home preparation and begin on our filing list. The recording proceeds as before. This is kept up until each pupil's list is reduced to zero. The final filing list is practically a clean record.

This plan is being carried out successfully in the largest business school on earth and it brings results.

In case we find a particularly poor speller, we have him send in sheets showing the lesson written out three or four times. This is done to carry out the theory that the more times a pupil writes a word, the oftener he *sees* it, and the more familiar he becomes with it.

## LEARNING DEFINITIONS

Personally, I believe no word should ever be learned unless it can be made a part of the pupil's vocabulary. The theory being that the pupil will never have occasion to spell a word until

(Continued on page 17)

## Office Economy in Commercial Education, Particularly Filing Methods and Labor-Saving Devices.

BY GEORGE HARVEY SEWARD, PH. B., BROOKLYN, N. Y.

[An address delivered before the Eastern Commercial Teachers' Convention, at Brooklyn, April 10, 1903. As it was the first appearance of the author before the Association, we preface his paper by a short biographical sketch.—EDITOR.]

Mr. Seward is a New Englander by birth and spent his early life in New Haven, Conn., where he was educated in the public schools, later in Hopkins Grammar School, and finally in the Sheffield Scientific School of Yale University, where, in 1895, he received the Degree of Bachelor of Philosophy. His commercial experience has been broad, usually tending toward the technical and descriptive. He carries an investigating spirit into his work and delights in condensing and arranging facts. Among his recent literary work may be cited his serial article on "The Card Index and Mechanical Aids in Accounting" now running in the "Business World" (New York). He finds time to edit a department on Office Appliances in "The Typewriter and Phonographic World" and has delivered lectures before societies and at the School of Commerce, New York University.

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Mr. Seward said:

"Your President, just after I had finished the installation of an equipment of filing devices for instruction purposes in his model office, a short time ago, inquired if I would prepare a paper on the subject for this meeting. I assented, and shortly afterward Doctor Rowe favored me with an invitation from your Program Committee to prepare such a paper. These circumstances account for its appearance on your program. At the outset I wish to say that I am not here in the interest of any manufacturer, nor do I receive compensation for the mention or illustration of any article.

During the past decade commercial education has received a great deal of emphasis and is today one of the most popular units of our educational system. Its present popularity is due to the work of the faithful commercial teachers represented here. In the recent stimulus given the subject in America should be mentioned the work of President James for the American Bankers' Association,<sup>1</sup> also Dr. Herrick's monograph<sup>2</sup> on the subject, which sets forth an able argument on the demand for business education.

Time permitting, I would call your attention to some similarities between the training that commercial education affords to that to be had in pur-

suing academic, scientific, professional, or industrial studies.

For our purpose commercial education may be taken to mean "the whole course of educational training for a business career." In pursuing such a course of training, the student comes into contact with you at a time and under circumstances that make your work as a commercial teacher very difficult. He may or may not be bright. At any rate you are expected to properly equip him for business life in a very few months. My sympathies are entirely with you in your endeavor to give him a business education during the limited time he is willing to spend in a business school.

With a lengthening of the commercial course and a broadening of the curriculum, the insertion of a systematic course of study in "office economy" becomes an opportunity to better prepare the student in a degree which can only be understood when the lack of knowledge on this subject among office employees is realized.

The report of the Commissioner of Education for 1901 states that there were 110,000 pupils attending the commercial and business schools of the country during the preceding school year. The problem how to best prepare these thousands of young men and women for business as it is practiced today, is a large one. At your hands they are to receive the training which is to shape their life's career, as well as to train them for their own personal lives.

With the exception of a few suggestions, I shall leave to you the prescribing of how students shall be taught the subject before us and made to understand that there is a great volume of work to be done in actual business; that strong intellects are pitted against equally strong ones in an endeavor to manufacture, buy, and sell in the most economical manner, and that consequently a knowledge of labor-saving appliances and methods is a requisite to their success.

By "office economy," I mean not alone the saving of time, material, and labor, but also such an arrangement of the office as will provide good light, proper ventilation, regulated temperature, and enough elbow-room for employees to do their work *easily* at the pressure under which they are required to work now-a-days; in fact, modern business is conducted under such high pressure that office managers find it *necessary* to give their attention to these latter economies. Let us, therefore, divide office economy into (1) the equipment of labor saving appliances and the means of intercommunication for the transmission of the voice, of writing, and of articles; (2) hygiene.

This paper will deal largely with labor saving appliances; means of

inter-communication will only be touched lightly, while the hygienic side of office economy will necessarily be entirely omitted.

The appliances and methods that contribute to office economy will be described with a view to presenting actual conditions in offices today so that you can measure to what degree you are preparing your students to meet them.

### METHODS OF MAKING RECORDS.

As filing methods form an important part of our subject, I shall ask you to follow me through a short discussion of that which precedes filing.

The fact that a paper is to be filed indicates that a certain value is attached to it, in other words, that a record has been made on it. Let us inquire, therefore, into the economy of records, themselves.

Records have been called the nervous system of an industry. As the physiological nervous system transmits sensations to and from the brain, so records are the stimulating impulses that keep the gigantic organ of commerce advised as to the situation.

A study of office records subdivides into:

1. Materials and tools employed.
2. Processes of making records.
3. Methods of duplication and multiplication of records.
4. Means of preservation, or filing of records."

In discussing "Materials and Tools," Mr. Seward classified papers for writing and those used for special purposes in the office, and passed rapidly in review over inks and tools; such as pencils, pens, and ink-wells. Concluding this portion of his paper, he referred his hearers to the text-book on "Printing and Writing Materials," by Miss Adele M. Smith, of Drexel Institute, Philadelphia. It was easy to discern that there had been considerable research work done when the next step was taken up.

### PROCESSES OF MAKING RECORDS.

Starting with the efforts of primitive man, who made his records by piling up stones, the speaker illustrated the historical story with Cosmo's pictures of Arabians promulgating knowledge of word of mouth; Egyptians carving history into stone; American Indians drawing the tribe's favorite story upon deer skins, and the solemn monk laboriously illuminating by hand the great pages of religious records.

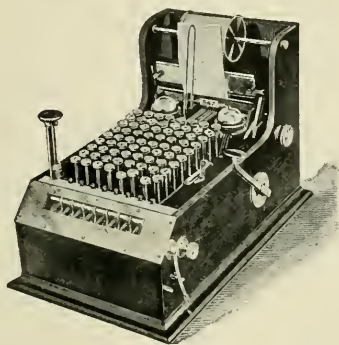
Then came the story of the invention and development of our modern writing machines, with illustrations of types of the various classes, followed by historical mention of the introduction of stenography.

In describing the means for making office records vocally, the speaker said:

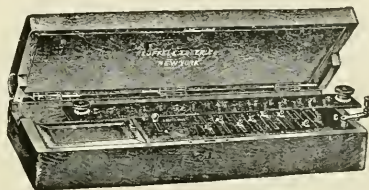
"A quarter of a century ago it was accidentally, discovered by Edison that the vibration of a telephone transmitter was capable of making a record that could be reproduced. He devised a machine which had a stylus to indent tin-foil on the circumference of a cylinder. From that time we must consider the voice as a means of making office records. In

1. Report of the Commissioner of Education 1905-06, Chap. XV., and American Bankers' Association, N. Y.

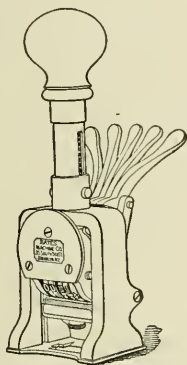
2. Supplement to the Fifth Year Book of the National Herbart Society for 1899, University of Chicago Press, Chicago, Ill., 1900.



No. 11 — The "Comptograph."

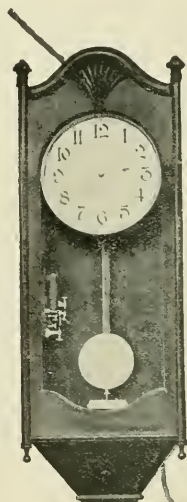


No. 4006 — An Arithmometer.

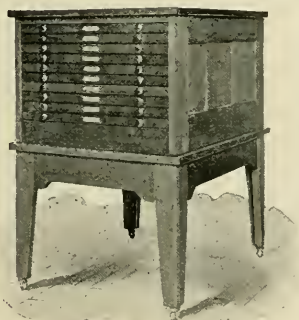


No. 4 — A Pricing Machine.

**SOME LABOR- SAVING  
APPLIANCES**  
Illustrated in Mr. Seward's Paper  
before the E. C. T. A.



No. 2—An Electric Time Stamp and Clock.



No. 7—A Routing System Cabinet.



No. 6 — The "Calculagraph."



No. 1—An Asbestos Copying Bath.



1890 the phonograph was offered solely as an office device to take the place of stenographers, but its use as an entertainer has exceeded its commercial application, which has been retarded by the inability of the manufacturers to give the necessary time to the perfection of the mechanical details.

At the present time, however, a new commercial phonograph is being designed with all the necessary mechanical attachments for efficient use in offices.

A commercial voice-producing machine, known as the graphophone,<sup>3</sup> has been on the market since 1888, and has demonstrated the invention to be one of the greatest labor-savers that has been introduced into offices.

[Lantern slides of the phonograph and its accessories were introduced at this point.]

## METHODS OF DUPLICATION AND MULTIPLICATION OF RECORDS.

The third division of the study of office records outlined, was exhaustively treated. The speaker's ability to classify and arrange the matter presented was demonstrated as he took up, step by step, carbon and carbonized papers, presses, copiers gelatinous and clay duplicators, and the modern stencil devices. Referring to carbon paper he said:

"The use of carbon paper has become so general that we are apt to lose sight of the important part it plays in a labor-saving capacity. Carbon paper proper is of three kinds: that adapted for typewriter, pencil, and pen, each of these uses calling for a different degree of moisture of the carbon.

The precursor of our present, well-developed product is what was called at country fairs "transfer" paper. Packets of this paper containing three pieces, 5x3 inches, in black, blue and green, were sold back in 1805 for 25 cents by the country-fair fakirs, who demonstrated their use by taking impressions from leaves. At that time there were no typewriters upon the market and no demand for carbon papers for duplicating typewritten work.

About 1873 the first typewriter was introduced in western New York state and came into the office where Mr. A. P. Little of Rochester was engaged. Mr. Little became dissatisfied with the carbon paper that came on the market during the next decade, and in 1885 concluded that manufacturers were not making the right thing. After three or four years experimenting, he produced a carbon paper which would not dry out under ordinary circumstances.

In consequence of the skill employed at the present time by manufacturers in the production of carbon paper, the general product is such that neat, clean-cut characters are produced on numerous copies made simultaneously with the original, thus producing an enormous saving of time and labor.

The letter press, roller-copier, and a type of the gelatinous duplicator were illustrated and described with

equal clearness. When finally the last division of the study of office records outlined was reached—"Preservation or Filing of Records"—it was evident that Mr. Seward was on a topic upon which he had spent considerable study.

## FILING SYSTEMS.

Prefacing the recital of the history of the introduction of modern filing devices by quoting what purported to be definitions of files, by representative dictionaries, he enumerated the methods in vogue a half-century ago, and then said:

"The commercial world is indebted to a business school student for the invention of the first filing cabinet. In 1869 a patent was granted to W. A. Amberg of Chicago, for his "Self-Indexing File and Binder." Mr. Amberg had attended the Bryant & Stratton College in Chicago. He had been trained to *think* and sought a way to classify invoices which passed through his hands as book-keeper for a firm in that city. Providing himself with a paste-board box, he filed the invoices in it alphabetically, and was thereby enabled to check up the monthly statements quickly. When the bills were all paid he placed the statements with the proper invoices and bound them into monthly packages. These packages in turn were piled one above another with press-board tops and bottoms. Holes were punched through the "volume," as it was called, with an awl, copper wire run through, and a label pasted on the back. From this it will be noted that invoice-filing preceded letter-filing, but the idea was quickly extended to the letter. To facilitate reference to the plain sheets used in those days before the general use of letter-heads, loose index-sheets were employed." Other methods of filing were in like manner carefully traced from their inception, and a large number of lantern slide views illustrated modern forms.

Owing to the delay in the program which brought Mr. Seward's paper nearly to the noon hour, he was compelled to conclude it with only a brief recital of a plan of business-school instruction in the application of filing and card index methods. He said in part:

"The methods of business-practice associations are generally indorsed and are productive of good results. Equal benefits to the student, teacher, and school could be derived by the adoption of similar practice in the use of up-to-date filing methods and appliances in connection therewith. All it needs is a little attention, such as your practice work has had. If you would place office economy in your intercommunication work, on a broad plan, it could be arranged so that the pupil would get a working knowledge of present methods and appliances. Inasmuch as all profit pursuing activity embraces on the one hand the purchase of raw materials, finished goods, or services; and, on the other, their sale, or use, the selection of the records of a *manufacturing* concern (A. B. Co., who buys raw material, converts it into a finished product for the market, and sells it) may be taken as representative.

Utilize a concern already organized in your school and subdivide it into departments.

## SCHOOL COURSE IN ILLUSTRATING USE OF OFFICE APPLIANCES.

To cover the business methods that are peculiar to other than manufacturing concerns, separate offices could be opened and operated by independent concerns to conduct the following lines: (1) Legal, (2) Banking, (3) Insurance, (4) Real Estate, (5) Publishing and Printing, (6) Commission and Jobbing, (7) Transportation, (8) Department Stores, (9) Public Service.

There could be communication and transactions between the manufacturing concern—A. B. Co.—and these other concerns in purchasing a factory site, erection of plant, contracting for light, heat, and power, purchase of machinery and tools; and insuring the plant against fire, of boilers, indemnity of employees, and the life of the principal of the school. The financial and legal affairs to be taken care of by the respective houses; and the in-coming and outgoing freight handled by the transportation companies could be conducted much in the same manner as now carried on.

**Departments.** The firm of A. B. Company would have these departments: (1) Purchasing, (2) Shipping and Receiving, (3) Manufacturing or Production, (4) Advertising, (5) Correspondence, (6) Sales, (7) Mail Order, (8) Order, (9) Accounting.

**Office Fixtures Required.** Besides the regular school furniture, which will include standing desk and the usual model office arrangement, the following will be required: Letter Press and Stand, Rapid Roller Copier, Letter Press Books, Copying Bath, and Mimeograph or Neostyle.

Mr. Seward's suggestions for the organization of these departmental offices were comprehensive in their scope and may be typified by those referring to the so-called "correspondence department" of A. B. Company. He said:

"Here filing is studied in all its branches. Papers are filed according to various systems. Correspondence with large customers develops indexing methods of chronological and geographical order. For the numerical system of vertical filing, a card index by name and by subject matter would be used to locate the correspondent and the contents of his letters. The latter is instructive, as it develops an ability in the student to summarize and condense an entire communication into a single word or short series of words. Copies of letters, telegrams and invoices are made by simple and improved devices.

**Equipment.** Vertical Filing Cabinet, numerically arranged.

Vertical filing Cabinet, alphabetically arranged.

Loose sheet Filing Cabinet.

Card Index to Numerical Vertical File, by name.

Card index to Numerical Vertical File, by subject."

The latter part of the paper on "Labor-Saving Appliances" was even more profusely illustrated by

3. Proceedings of the N. Y. State Stenographers' Association, 1902.



lantern slides, showing: Loose Sheet Appliances; Book Indexes; Time Appliances; Mathematical Devices; Routing Systems; Protective Appliances; Numbering and Dating Machines.

Reference to the problem of intercommunication and the hygienic side of office economy concluded the paper. In closing, the speaker used these words:

"Office economy, then, may be viewed with respect to a proper understanding of the necessary equipment of appliances, and their efficient application and use. That the future business man or woman should be given a knowledge of them in the business school is the problem before you for discussion."

Owing to the lateness of the hour, the discussion was omitted. Many tarried to view the exhibits and express their appreciation of what one member termed "a very practical paper." In fact, the matter presented was so well received that Mr. Seward was encouraged to arrange it into talks or lectures suitable for students in public high schools and business schools. One school proprietor remarked that one would have to hunt around a good deal to gather the information that had been presented. General teachers were inspired to take a greater interest in their office practice work, and in the heart of one young man teacher was kindled the desire to enter actively into commercial life, where he could be in touch with conditions that had created the demand for such appliances as had been described. These evidences of interest lead us to predict that Mr. Seward will meet with pronounced success before commercial student audiences with his interesting and instructive lectures.

4. The author will consult gladly with those who are planning courses of instruction in the use of modern office appliances, or who wish to improve their present ones.

(Method in Spelling—from page 13.)

he knows its use. This, however, in the case of a stenographer may not always be true, since a dictator may be a person with an extensive vocabulary and the stenographer may take dictation of which he is practically ignorant.

In our short course schools, it is simply impossible to stop and look up the meaning of every word we wish to spell, so we can only do the next best thing: Choose ten business or prominent words from each spelling lesson and have your pupils give a perfect definition and a complete sentence in which the word may be used. This will add four hundred or five hundred useful words to a pupil's vocabulary during a course of study and he will not miss the time.

## ANOTHER PLAN

Another plan I have found to work well is to take a clipping from the morning paper and dictate it, omitting ten or fifteen good words and have the pupil supply these words by a study of context. Still another plan to bring out spelling and word

study is to give a list of words as follows: Acquittal, acquisition, acquirement, propose, purpose, populace, population, product, produce, specie, species, and have the pupils write one hundred and fifty words on some interesting subject and use each of these words in his composition. The interest is always great in a contest of this nature, and pupils who have appeared diffident and careless will bestir themselves on occasions of this kind.

## TEACH SPELLING IN ALL SUBJECTS

In addition to all this regular class work, pupils should know that errors in spelling will not be tolerated on work. They must know that poor spelling, at any time, is inexcusable, and furthermore, that to carry the habit out of school means no position. In short, that a poor speller has a most excellent chance to make a failure of life.

## Commercial Geography in Current Literature.

MISS LAURA E. HORNE.

**AUSTRALIA**—South Australia's Land—Grand Railway. Review of Reviews, April, 1903.

**CANADA**—The Trans-Canada Railway. Review of Reviews, April, 1903. Canada's Growing Commercial Independence. North American Review, April, 1903.

**CLAY PRODUCTS**—Brick Making. The Clay-Worker, December, 1902.

**DAIRYING**—Modern Dairy Farms. Harper's Weekly, December 20, 1902. Cheese Curing and Marketing. American Agriculturist, December 20, 1902.

**FISHERIES**—The U. S. Fish Commission. North American Review, April, 1903.

**FORESTS**—Lumber on the Pacific Coast. Mississippi Valley Lumberman, January 16, 1903.

The Railroads and Forestry. World's Work, April, 1903.

White Pine Statistics. Mississippi Valley Lumberman, January 16, 1903.

**FRUITS**—Apples. Country Life in America, January, 1903.

Progress in American Pomology. American Agriculturist, January 3, 1903.

Growing American Lemons. World's Work, April, 1903.

**FOREIGN TRADE**—Our Share in Oriental Commerce. Sunset, April, 1903.

**GREAT BRITAIN**—The Irish Land Bill. Nineteenth Century, April, 1903.

**IRRIGATION**—Pushing Back the Ariel Line. Review of Reviews, April, 1903.

**GERMANY**—The New German Tariff and American Interests. The Protectionist, April, 1903. Also Consular Report, March, 1903.

**MINERALS**—Butte City, the Greatest of Copper Camps. The Century, April, 1903.

Beaumont Oil Production. Paint, Oil and Drug Review, January 14, 1903.

Mineral Production of the United States, 1902. Engineering and Mining Journal, January 3, 1903.

Romances of the World's Great Mines.—Kimberley. Cosmopolitan, May, 1903.

Life and Labor in Anthracite Coal Mining, Part IV. Engineering and Mining Journal, December 20, 1902.

**MEXICO**—American Money in Mexico. The Manufacturer, January 15, 1903.

**MICELLANEOUS**—Lloyds, The Great Insurance Company. World's Work, April, 1903.

The New Department of Commerce and Labor. World's Work, April, 1903.

Tucson of Today. Sunset, April, 1903.

## James B. Dill On University Education

At the last meeting of the Michigan Political Science Association, to which we referred at the time in these columns, the great New York corporation lawyer, Mr. James B. Dill, made a very thoughtful address. He sent us an abstract of his address some time before the meeting, but we had not room for it in recent numbers and so we quote from it briefly here.

Mr. Dill took a position diametrically opposite to that occupied by Andrew Carnegie. He believes in the university training, though he admitted a qualification, saying, "Some who dissent from the view that a university education handicaps and delays a youth intending to become a business man do not hesitate to say, however, that they have observed that great corporations which prefer to employ college men seek university men who have been at least two years out of college, out of whose eyes, they say, has faded the dazzling halo of the Senior year, out of whose ears has gone the echo of the baccalaureate sermon and the music of the valedictory address."

His second point was as to the changed attitude of universities toward what has been called, "Commercialism in the best sense of the word," indicated most forcefully by the increasing tendency to appoint laymen rather than clergymen as presidents of colleges.

His third point was that while the universities meet the demand of the business world by preparing educated business men, the business world meets the universities more than half way in the recognition of the value of a university training as preparatory to a business career. He said that to-day less is thought of the individual dollar and more of the individual man than ever before in the history of the world. "To-day, education as compared to riches is stronger and vastly more potential to the man who desires to succeed." It is becoming

(Continued on page 49.)



## Commercial Geography

Durand W. Springer, Ann Arbor, Mich.

(A paper read at the Milwaukee convention of the N. F. of C. T.)

Warned by the criticism offered by a teacher to the *Quiet Observer*, and reported by him in the December issue of the practical age, to the effect that he received no benefit from listening to long and labored papers which told what the reader did not do in his school, I am constrained to confine this paper to a simple statement of the method adopted by the writer in conducting his first class in Commercial Geography in the Ann Arbor High School. This will leave for those who take part in the discussion, the more ample field of telling how it should have been done, or, if they choose to make the half hour the more helpful, they will confine themselves to the relation of similar experiences in their own class rooms. This decision will somewhat shorten the length of the paper for it does not take any of us as long to tell what we have done as to relate what we should have done or would like to have done. From a teaching experience of eight years in business colleges, I see no reason why the same method might not be adopted in any such school with equal success.

### TIME ALLOTTED

The amount of time at the disposal of the teacher is a large factor in determining the method to be pursued in presenting any subject. With us a daily recitation period of fifty-five minutes for nineteen weeks is given to the study of the subject under discussion. Fifteen weeks is allowed for advanced work and four for review and examination. We have chosen to make four recitation periods per week based upon the subject, the fifth day being devoted to what is designated as report work.

### TEXT BOOKS AND HELPS

At the present time there are two texts on the market, either one of which is well adapted for classes of students of high school age. They are "Adams' Commercial Geography," published by D. Appleton & Co., and Macfarlane's "Commercial and Industrial Geography," published by the Sadler-Rowe Co. Whichever is chosen as a text, the writer suggests that a supply of the other be secured to be used by the class for supplementary work. After the choice of a text, comes the selection of such helps as may be valuable in presenting any subject. The number and kinds will largely be determined by the amount of money at the disposal of the teacher. We have had but one class in this subject so we have made only a beginning in the collection of outside matter, but this will be added to each year until the desired amount has been obtained. Our first purchase was a set of the latest wall maps, mounted on rollers and properly encased so as to keep them free from dirt. There were seven of these, one for each

continent, one for the world, and one for the United States. To these was added the latest wall map of Michigan, secured from the Commissioner of Railroads without cost. The *Little Chronicle* was subscribed for and the following reference books bought: Chisholm's *Hand Book of Commercial Geography*, Clow's *Introduction to the Study of Commerce*, Gonner's *Commercial Geography*.

Application was made through our Congressman for government publications with a good degree of success, for we are now receiving from the Department of State, Consular Reports and the Commercial Relations of the United States, an annual publication in two volumes. From the Bureau of Statistics, Treasury Department, we get the *Statistical Abstract of the United States*, the *Monthly Summary of Commerce and Finance*, and the *Annual Report of Commerce and Navigation of the United States*. These, together with the latest census reports, especially those pertaining to Agriculture and Manufactures, give us all the material for original work for which the student has time. As a result of my trip last spring to attend the Eastern Commercial Teachers' Meeting, much valuable material was secured from the Philadelphia Commercial Museum. Application was made to several of our business men for such copies of the trade papers as they did not care to preserve. These afforded another source of information for research work.

### CLASS WORK

The four days devoted to the study of the text presented but little variety as to the method for the student to follow. The students were encouraged to use the information found in the outside reading in connection with the text for the lesson of any particular day. The day each week set apart for report work was in many ways productive of the best results. The first thing on the program was the outlining, by some member of the class, of the information contained in the last week's issue of the *Little Chronicle*. The maps were freely used during these exercises, some other member than the one reporting being called upon to locate the places indicated. Opportunity was offered for questions, following this part of the work, after which reports were made concerning items of interest found in the outside reading, either from trade papers or newspaper articles. What time was left was spent in discussing the papers which each member of the class was obliged to submit. These were two in number, one on some given country, one on some commercial product. In preparing these papers, use was to be made of the reports and the few reference books we had secured.

### RESULTS

By the end of the semester each member of the class had prepared and was obliged to present for examination, a statistical table and a commercial map of the United States.

The table was a summary of the world's trade with the United States by continents, detailing the trade with the four or five leading nations in each, giving our total imports together with the imports from them and working out the percentage. The exports were treated in the same manner. A table of the various commercial products was made showing, where it was possible to obtain the figures, the world's output and the output of the United States, together with the percentage. Lastly, a comparison of the ten largest manufacturing industries in this country was made, showing the capital invested and the value of the annual output, the same statistics were gathered from the states most largely interested in manufacturing. Each student was supplied with an outline map of the United States which he filled in with the names of the commercial activities for which the several states were most widely noted.

This is an outline of the method followed with my first class in Commercial Geography. In general no change will be made with the one beginning next February. The *World's Work* and several books will be added to our reference list. We shall probably add to the amount of the statistical work required, owing to the fact that all the census returns are now available. It seems to me the ideal condition would be secured when three periods per week can be spent on the text and sufficient supplementary material shall have been provided, so that two days may be spent in work similar to that indicated. In time we hope to add to the interest and practical value of the study by securing a small but well selected lot of commercial products arranged as a Commercial Museum.

## California

MESSRS. ZANER & BLOSER,  
COLUMBUS, OHIO.

DEAR FRIENDS: I am going to ask you to make some announcement of the fact that California is about to fall into line and have a Commercial Teachers' Association. I have been writing letters to the business college teachers and teachers in commercial High Schools and Professors of Commerce and Finance in the colleges and universities and am receiving the most hearty responses. Without exception their endorsements of the plan are unequivocal and that means that we are going to have a big association and a good one, for we have some of the best material in all the country out here.

I have not heard from all of them as yet, and no date for the first meeting has been fixed upon, but I wish you would give the movement your support and urge the brethren to write me, that is those I may not have written. I have written about fifty of them and have heard from a great many. With best wishes, I am

Very respectfully,

L. H. HAUSAM.

Orange Valley Business College.

RIVERSIDE, CAL., May 20, 1903.



## THE HANDWRITING EXPERT

### Should He be Made Official? And How?

BY WILLIAM J. KINSLEY, NEW YORK

So much has been printed lately about handwriting experts and their work, that the average person, when he wishes to speak or write on the subject, is prone to express a biased and prejudiced opinion. Many persons believe that all experts are fakirs and humbugs, willing to take either side in any controversy where their opinions are sought, and willing to sell their opinions—and incidentally their souls—for a fee.

The belief of the public is fostered by the actions of some so-called experts, who, with a smattering of training and more or less experience, are to be found usually on the "off" side in cases where handwriting is disputed. These "experts" value their own opinions so little that they change them—and change sides in the controversy at the same time—quite frequently.

It is no wonder that the public is misled by reading: "Six experts for plaintiff, and six for defendant testified directly opposite regarding the handwriting." The newspaper reporters, while acute observers, cannot always see the difference in honesty of purpose, manner of testifying, the reasons and explanations given—the logic of the case—for the opinions expressed. The newspaper reports (because of space limitations also) usually contain the briefest summary of the evidence and this is dismissed with the statement practically reading: "Six of one—and half a dozen of another."

The reporter didn't hear all of the evidence in the first place; he didn't understand all of what he did hear; he didn't make notes of all that he understood; and the copy editor didn't send all the "copy" of the reporter to the compositor. Then the reading public can't read all that is printed about court cases—and if they did read it they would fail to understand, connect, or in a few days or hours, remember. So I say that it is not to be wondered at that the general public fails to comprehend the nature and extent of expert testimony. The public cannot see what the jury sees—that the reasons given by one set of experts are logical, convincing—really reasons; while the opposite set of experts, numerically as great, and expressing as positive (often more positive) opinions, have no, or next to no reasons to support them—and, under cross examination, are utterly discredited.

As Justice William J. Gaynor, of the New York Supreme Court, in a recent trial where handwriting was involved, said about witnesses in general, in his charge to the jury: "It will be a sorry day for Justice, when courts and juries cannot penetrate the mask of fraud and deceit

in the witness chair." The judge or jury who are to decide between plaintiff and defendant, must weigh the evidence as presented—and must weigh the character, skill and experience of the expert witnesses themselves. To be sure, courts and juries are not always given opportunities to do all of this—but the public seldom or never is. To the public it looks like a tie vote when experts differ, and "When the doctors disagree," etc.

The remedy? There is probably no perfect remedy. But a partial remedy—a vast improvement on the present system would be to have official experts, either paid by the



W. J. KINSLEY.

state, or the expenses charged to the litigants. The questioned handwriting could then be submitted to these official experts and after the opinions were rendered, if they did not meet with the approval of one or both sides, the experts could be put on the witness stand in open court and examined and cross examined. Thus their reasons, or lack of them, would be shown to the court and jury. This system would remove dishonest and incompetent experts from the field and would remove any cause for complaint on the score of financial bias in the official expert witness—since he could have no interest in the result of his decision.

It has been suggested that handwriting experts have no technical school for training in their calling, no one to pass on their fitness, and no institution to issue certificates. All of this is true. The official experts would remedy the second and third of these three objections and they really embody the first. There is no school or college where the scientific examination of handwriting to detect forgeries is taught, and if

there was such a school its course of study must necessarily be long, tuition high priced and its pupils few. When it is remembered that the great mass of cases in the United States and Canada of questioned handwriting in which large sums are involved and large fees paid to experts for services, are handled by five or six men who give all or a large part of their time to this work, (and who could take more cases did they come to light) it will be seen that there is no demand for an increase in their number at present. A college with such a course of study would find that it could not secure students—and if it should secure the students, the students would find when they graduated that they could not secure clients.

When courts, lawyers and the public are educated up to the point of understanding what can be done by an honest and skilled expert in handwriting, there will be a far greater demand for such services than there is at present. An attorney whose client was saved from the gallows, and who had his fortune saved to him in spite of an attempt to steal it by a forged will, in a letter to the writer, said: "The services of the handwriting experts in this case cannot be spoken of too highly, and the great utility and necessity of such a profession as yours is as yet inadequately esteemed and appreciated. This, I believe, is caused by a general lack of knowledge with regard to it, but it will surely advance in the estimation of the general public as it becomes better known."

In the State of New York, graduates of law, medicine, dentistry, veterinary and other technical schools, before they can practice their professions, must pass what is known as "the Regent's examination"—examinations in the academic studies—and must be of good character. New York State also has a degree for accountants—"C. P. A."—Certified Public Accountants—and a special board of examiners under direction and control of the Regents examine as to technical fitness, applicants for this degree.

Something like this might be done with handwriting experts, and only those passing the academic and technical examinations and who possess good characters should be licensed or selected as official experts.

If the Bar Association of the State of New York would take the lead in this matter and secure the appointment of a commission to "find the way out" of this expert witness problem, great good would come from it, a uniform system would be inaugurated, and in this, as with the accountants and in other progressive measures, other states would soon follow the lead of the Empire State.

Some captious critics have complained that handwriting experts have no association—no guild. How can they have? The profession of handwriting expert, while practiced for three hundred years or more, is really now in embryo—in its formative period. Like all young sciences and young movements it has attracted

(Continued on Page 49.)



## Lessons in Business Writing.

BY

THE SADLER, BRYANT  
AND STRATTON

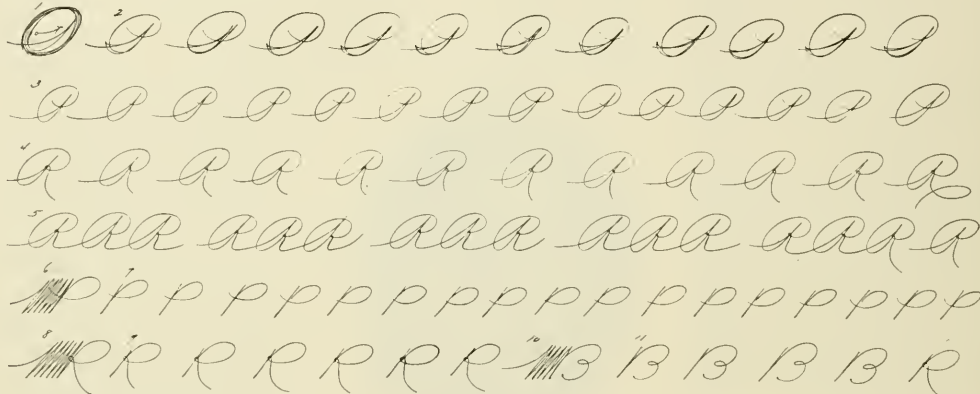
*C. Lister*

BUSINESS COLLEGE,  
BALTIMORE, MD.



It frequently happens that a student practices over a series of copies, and still his writing does not come up to the desired standard. He realizes that he has made some improvement, that he has learned to make exercises he could not make before but that things are now apparently at a standstill. This is often the case when the student has just gone over a course of lessons in writing. By taking a kind of inventory of things as they are at this time, he will probably find that he can glide the hand over the paper freely, has a fair conception of correct form and spacing, and fairly good control. He can make all the purely movement exercises well, but still the writing is ragged-looking—it lacks something. A good plan now would be to begin at the first and take up again the same copies just as if it were the first writing lesson. The first time the student goes over a set of copies, every exercise is new to him, and about the time it begins to become easy, he passes to another, so that he is almost continually working on some unfamiliar copy. Yet the faithful effort put on this ever-changing course of work, must have served to develop the correct use of the writing muscles, correct position of body, hand, fingers and pen. Now the student should be able to go more into detail in his writing, make a closer study of turns, angles, spacing and style in general, and thereby come nearer reaching his ideal in good writing.

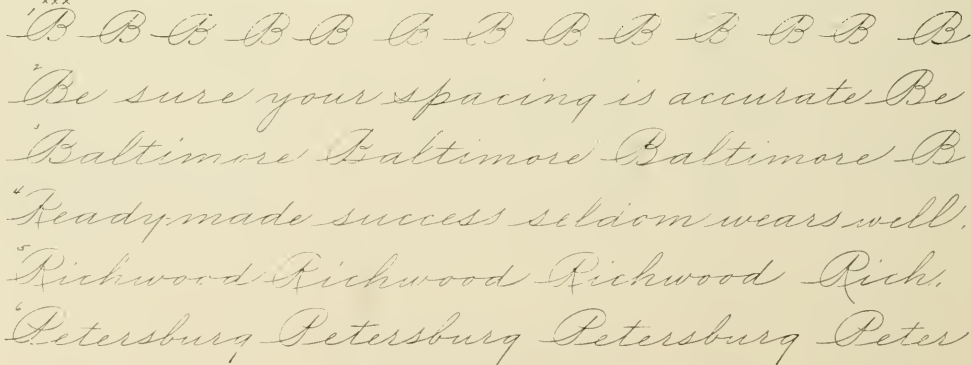
X X X

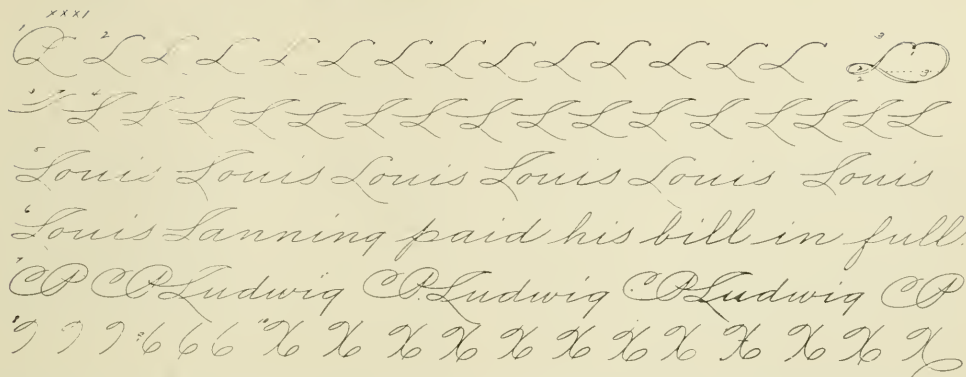


In the school with which the writer is connected, we have a fixed course in business writing, similar to the one which this number completes. We follow it through faithfully and then go back and come over it again in the same manner, each time striving for a higher degree of perfection. Every graduate from the institution goes over the same course from two to three times, and in this way, it is seldom that a graduate leaves without becoming a good business writer.

We would therefore urge everyone who has been following these lessons to go over them carefully a second time, if he can possibly find time to do it. In doing so, give special attention to word and sentence writing. Watch the spacing, size, turn, angles, careful finishing of letters, smoothness of line and everything that is essential to good writing.

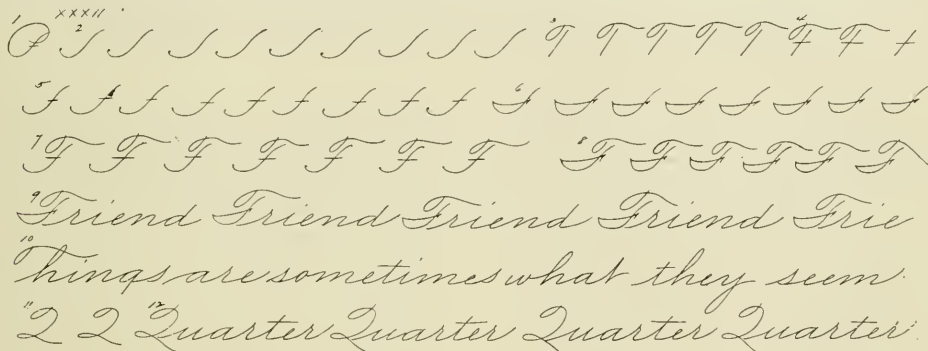
X X X





The exercises, 1 and 2, in the first line of Plate 29 serve to develop a popular style of *P*. It, as well as the *B* and *R* to follow, is based on the the reversed oval form. The first exercise is made by beginning the same as the first part of *H* or *K*, and then swing round about ten times with a free, but not too rapid motion. The second exercise is particularly good to develop this style of *P*. It serves to put the hand in motion. Begin with a short, full curve. Notice that you should swing around over the top point of the stem of the letter. Lift the pen upward as the letter is finished. Avoid making too broad a turn at the bottom, but be sure to make the turn at the top broad. The tendency is to make the top too narrow. In making the *R* as illustrated in line four keep the little loop up toward the point of the stem. If it is thrown too low it is almost impossible to finish the *R* nicely. After making this small loop, make the final stroke curve in toward the stem exactly like the final stroke of *K*. Exercise Number 5 will be found excellent to develop nice control.

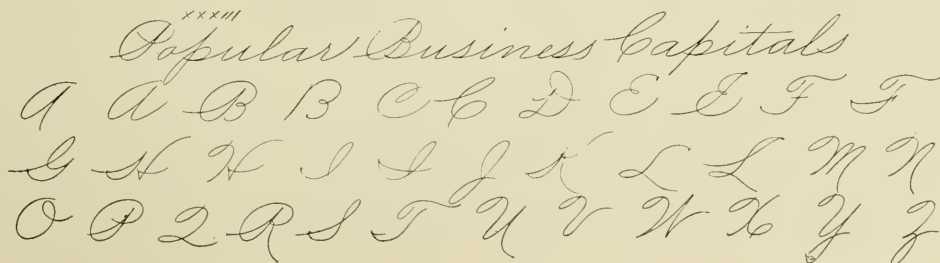
The style of *P*, *B*, and *R* in lines 6 and 8, is based on the straight line. A little practice on the straight line exercise preparatory to making these letters will be found good. Round the top nicely and watch the location of the small loop in the *B* and *R*.



The initial stroke of *L* is a compound curve, much like the first stroke of *P* or *R*. Press the pen to the paper forming a dot as a definite beginning point. Curve the line well, form a flat loop on the blue line, and let the pen glide under the line and to the right. Avoid making this final stroke too long. Exercise Number 3, at the end of the first line of Plate 31, will be found good to develop boldness in making this letter. While some object to the introductory stroke in *L* as indicated in Number 5, others favor it. It is largely a matter of taste. It serves as a connective stroke when passing from a preceding letter to *L*, as in writing *C. P. Ludwig*, see copy Number 7.

In making *X* be careful to join the two parts forming it, at half its height. Study the letter. The *Q*, it will be observed, is begun like the *X* and is finished like the *L*.

For grace, the *F* and *T* based on the compound curve stem, as illustrated in the first half of the first line in the Plate 32 is best. For ease and simplicity the straight line stem, as indicated in the last half of the above line, is unquestionably the most practical.





XXXX.

The stimulus of a painful necessity urges man to accomplish more than his necessities require, and the world is filled with monuments and memorials of his industry, his zeal, his patient labor, his masterly spirit, and his indomitable perseverance!

The student should not fail to practice faithfully on the various words and sentences given in these copies. Plate Number 34 gives a sentence made up of nice words for practice, and we suggest that the student write and rewrite it, special attention to spacing and uniformity of size. Notice the beginning and ending strokes of words. Make them short to avoid giving page writing a straggly appearance.

This brings this brief series of lessons to a close. The writer began this work with an enthusiastic desire to make it useful to those interested in a popular style of business writing. If he has failed to do so, or at least in a measure, it is not because he has not put a great deal of thought on it, with a view to having it embrace as much as possible of that which has proved to be good.

## Lessons in Practical Business Writing

BY

Nina Pearl Hudson.

NEW BRITAIN, CONNECTICUT.

Students practice criticised in these columns free of charge. Specimens should be sent to Miss Hudson, New Britain, Conn., by the fifth of each month.

### Lesson 3.

"Hand heigh," my old auntie used to say to me at home, "aim high," was the English of it. She was of the bold clan of the MacDuffs, and it is my own motto in these anxious days.

"The Tory Lover."—L. O. Jewett.

Plate 8.

1 men men men  
 2 mine mine mine  
 3 nine nine nine  
 4 mum mum mum  
 5 minimum minimum

PLATE 8. Combine plates 3, 4, 5, in these words. Do not have angles at the top of *m*'s and *n*'s, and at the bottom of *i*'s, *u*'s and *e*'s. No. 5. Do not lift the pen in making the word. If you feel that you must lift the pen perhaps at the bottom of the second *i*, hold pen at that point and move the elbow. This will soon become a habit, so that you will not mind writing a long word.

PLATE 9. No. 1. Practice on the *u* exercise. Bring third stroke a little higher than the first two; retrace and end with a short curve, for *w*. Keep down stroke straight; curve at the top and bottom, same as the last half of the *n*. No. 3. Make crossing with an up stroke. No. 4. This is an *x* without the crossing and an ending like the *w*. Do not curve the last up stroke to the left so that it will resemble a poorly made *o*. No. 5. An *x* with a down stroke on the same slant and one-fourth space below the line.

(Continued on Page 31.)

# THE BUSINESS EDUCATOR

## Its Progress, Announcements of Forthcoming Features, Words of Commendation from Friends, etc.

This being the last number of our present volume, (our next number, the September one, will appear as usual on August 25th), the many loyal and enthusiastic friends and supporters of THE BUSINESS EDUCATOR will no doubt be interested in something of a personal nature—something regarding the journal's progress and plans for the future. To satisfactorily present such matter, we have added a few extra pages so that none of the regular features would be crowded out.

THE BUSINESS EDUCATOR cannot point to a record extending back a great many years; but it can point to a record of a few short years, however, which is unparalleled in the history of this class of journalism. In fact, in not a great number of months, it has not only accomplished, but in many ways surpassed, that which has taken similar journals decades.

It appeared a few years ago in a very unpretentious way, but having a mission, and possessing something of merit, it has been most cordially received and generously supported.

THE BUSINESS EDUCATOR is today a gratifying success, and if we judge aright, has a most promising future.

Let it not be supposed that this condition has been reached without work; there has been work, incessant, prodigious work. No one can realize the labor required to conduct a journal to a successful issue until he undertakes it. But it has been done in the spirit of love, with intense interest, and in the belief that some good was being accomplished. It has therefore been most pleasant work.

The journal is the result of a need of and demand for a broad, liberal, progressive, practical exponent and representative of business education. In the Department of Business Education it was the first to present from month to month in connected and consecutive form editorials, articles, contributions, lessons, etc., in the interests of students, teachers, and proprietors of business schools, public as well as private.

The editorial policy has been connected, constructive, progressive, dignified, impartial and independent.

The substantial success of THE BUSINESS EDUCATOR has been due to its conservative business management; its liberal, open-door, editorial policy; its progressive timely, able, select contributions; and its artistic, characteristic, costly makeup.

Cheapness, boasting, superficial policies, and rehash have been carefully avoided. *The best*, not the cheapest, has been the aim.

As a consequence, THE BUSINESS EDUCATOR has set the pace, not alone in matters pertaining to penmanship, but in commercial education as well.

From the beginning it has championed plainer, swifter, easier, simpler writing for the many, and more beautiful writing for the few.

It has opposed extremity in slant, in style, and in movement, and with such logic that its competitors are reluctantly abandoning their narrow, one-sided, hobbies for something more modern. One-slant-for-all, one-movement-for-all, and one-style-for-all theories are fads and fancies now passing and passed, as concerns practical, up-to-date writing.

The outcome of this straightforward, far-reaching policy is a prestige among educators, advertisers and subscribers never before secured in so short a time.

Subscriptions during the past year have increased fifty percent. Our clubbing list is so extensive that we cannot spare the space of several pages to present it, as we should like to do, and besides, a number of supporters have requested that no mention be made of their clubs.

Mr. Gaylord, editor of the Department of Business Education, has done noble service, not alone by contributing each month from his trenchant, lucid, aggressive, thought-provoking pen, but by securing men eminent in their lines to contribute.

THE BUSINESS EDUCATOR is in a position to discover and secure new talent in penmanship to an extent unequaled by others. As a result, surprises are frequently in store for our readers. The lessons now running from the brain and pen of Miss Nina P. Hudson have been a source of comment and congratulation from many.

Mr. J. E. Leamy, the skillful, progressive, hustling, brilliant penman of Troy, N. Y., has prepared a series of ten lessons to begin in our next number, which, for practicality in the way of legibility and speed, are revelations of skill and swiftness. Copies and instructions are alike stimulating and instructive.

Mr. E. C. Mills, of Rochester, N. Y., with whose work our readers are familiar, will contribute about four times as much to our columns the coming year as he has during the past. This means a variety and quality of work worth your while to consider.

Mr. C. E. Doner, who has been with the Penman's Art Journal the past year, now supervisor of writing in the public schools of Beverly, Mass., will be a regular contributor to the columns of THE BUSINESS EDUCATOR the coming year and years.

Mr. Charlton V. Howe, the expert penman, is preparing a series of lessons in practical writing, and will present the same in our columns the coming year. You need to keep an eye on them if you want the latest and best.

Mr. M. A. Albin, whose lessons in "Modernized Roundhand" begin in this number, will have something surprisingly sensible from month to month, following which he has promised a series of lessons in practical business writing.

G. A. Henry, another young, enthusiastic, skillful, aggressive pen-pusher, is at work on a series of lessons for our columns.

Specimens of business, round and ornate, penmanship will continue to adorn our pages.

Mr. H. B. Lehman, the skillful, will continue to delight our readers, as in the past, and at the present.

E. L. Brown, Rockland, Me., the one who "does up Brown" more and better resolutions, diplomas, etc., than any other man in the country, will continue with us indefinitely.

A. H. Hinman, Worcester, Mass., is contributing the most interesting and exhaustive historical, entitled, "A History of Penman, Early Business Education and Educators in America ever attempted."

S. M. Blue, the talented young penman, with whose work our readers are somewhat familiar, has also consented to favor our columns from month to month with specimens of his skill.

Then too, our convention reports, news items, book reviews, etc., are unexcelled.

Beginning with our September number we shall devote at least a page to the reproduction of students' specimens. Every earnest teacher is anxious to see the results obtained by other teachers, and this page will give all the opportunity of making valuable comparisons of results.

Remember, you get all of this and more for but \$1 a year if you take THE BUSINESS EDUCATOR.

The object is to make the journal so interesting, helpful and valuable that no one at all interested in the subjects it treats can possibly afford to be without it. And we are sure that commercial teachers prefer to place THE BUSINESS EDUCATOR before their pupils with its wealth of inspiration all along the line of commercial education, rather than induce them to accept something cheap, merely because it costs a few cents less.

To the many staunch friends of the journal who have helped in no small degree to make it what it is, we hereby extend our sincerest thanks. And we would add that, if in your opinion we merit it, give us the same loyal, vigorous help the coming year that you have in the past, and we in turn will try to give you a still greater journal.



*C. J. Fane*

EDITOR-IN-CHIEF OF THE BUSINESS EDUCATOR, is a teacher whose experience extends over a period of two decades, during which time he has doubtless prepared more persons as professionals in penmanship than any other man. He is an author whose publications along all penmanship lines have reached nearly all quarters of the globe and the sale and use of which are steadily increasing. He is a liberal specialist, bringing to bear upon his specialties of penmanship and art in an unusual degree the three-fold forces of originality, common-sense, and skill. His extensive acquaintance among commercial teachers and penmen, his interest in and love of commercial education, which includes practical penmanship, and his ability to see impartially all sides of a question, combine to make him specially suited to editorial work and wielder of the blue pencil.

*E. J. Gaylord*

EDITOR OF THE DEPARTMENT OF BUSINESS EDUCATION, is a commercial teacher of many years' experience having conducted a school of his own and taught in a number of the best schools. He is also the author of a number of commercial text books, the large sale of which demonstrates their merits. He is now principal of the Commercial Department of the Beverly High School, Beverly, Mass., which is noted for its up-to-dateness and thoroughness. He has an exceptional knowledge of English, is a scholar of wide learning, and as a man of unmeasured resourcefulness, he easily stands in the front rank of America's most progressive, practical, and intellectual educators. Moreover, he is a man of high ideals, and thereby a factor for good as well as for progress in the great and growing cause of Business Education.

The journal is fortunate in having at the head of the department of business education a man of such ability and worth.

*W. D. Hoser*

BUSINESS MANAGER OF THE BUSINESS EDUCATOR, began his professional career at Oberlin, Ohio, twenty years ago. He soon became known as one of America's most skillful penmen. As a teacher of penmanship, his thousands of pupils believe him to be unexcelled. He has taught in many schools, acted in the capacity of school manager, and now has on his shoulders the financial management of the Zanerian College and its varied and extensive publishing interests, as well as that of THE BUSINESS EDUCATOR. This work he performs with an unflinching zeal, squareness and conservatism unexcelled. A tireless worker, a master of details, a critic of no mean ability, and a man of uncompromising principles, he is the one man among millions suited to the work in which he is engaged.

## Department of Business Education.

### Announcements for the Coming Year.

#### A Glimpse Into the Future.

This number closes the third year of the life of this department. It is hardly worth while to look backward. The past speaks for itself; it is the future which holds our ideals. We shall therefore speak briefly of the plans for this department of THE BUSINESS EDUCATOR next year. Briefly, because it is our policy to do rather than to say.

In the minds of some of the foremost teachers of commercial branches, there have been hopes that some day a journal devoted to their interests would dare to carry departmental work, in which each teacher could find something of help and inspiration to him, as well as to his students; where arithmetic, penmanship, bookkeeping, law, and the related subjects should each be specially dealt with by those who could write with authority. There is no doubt that the popularity of penmanship papers has been due to this definite provision for one class of teachers. It has been our hope from the beginning of our connection with this department that we should be able to introduce the department feature, but there have been many obstacles in the way, not the least of which was the apparent impossibility of getting well-qualified teachers to take hold of the work. Next year, however, we shall make a beginning in this direction that will please our many readers.

#### Department of Office Practice.

Mr. S. S. Hookland, who has charge of the Office Department of Banks Business College, Philadelphia, will conduct a department of Office and Business Practice, which will occupy liberal space in each number during the year. Mr. Hookland has a well-equipped and extensive set of offices and a course of work that has elicited many commendations. He is known to be a very successful teacher, and he will make this department practical and interesting. Teachers of Office Practice everywhere are invited to co-operate with Mr. Hookland in this first effort that has ever been made by a commercial teachers' paper to present a systematic, connected plan of Office Work. Mr. Hookland will write on the following topics, among others: Office Practice in Commercial Schools, Limitations of Office Practice, Relation of Offices to One Another, Office Appliances, Checks on Students' Work, Course for Students Who Deal with the Offices, Intercommunication Business Practice, etc. Mr. Hookland will gladly welcome suggestions, questions, sample forms used in other schools, methods of handling the work in various offices, checks on students' work employed by other teachers, arrangements for division of labor in the several offices, extent to which inspection of business papers by the teacher is carried, frequency and extent



of auditing the office books, penalties for violation of office regulations, samples of office regulations, etc. Mr. Hookland will be able to use up all the space allotted to him, with what he writes, but he will be glad to divide with other teachers if they will enter into the spirit of the effort to prepare something that will be helpful and practical for teachers of Office Practice everywhere. This department, like the others, is purely for professional purposes; nobody has an axe to grind. Since copy for the September number must reach us the latter part of July, we suggest that teachers take up this matter with Mr. Hookland at once.

Special articles will appear from time to time, supplementing Mr. Hookland's regular contributions. Among these contributors will be W. H. Whigam, who has charge of the Counting House Department of the famous Metropolitan Business College, Chicago; and J. M. Davis, Superintendent of the Business Practice Department of Heald's Business College, San Francisco. Mr. Davis has the reputation, among commercial teachers on the Pacific Coast, of being the best teacher of Office and Business Practice west of the Rocky Mountains. Our visit to his school apartment and our inspection of his work confirmed the generous estimate of Mr. Davis' fellow teachers in other Coast schools. Other high-class specialists will contribute, but they do not wish to be announced in advance.

W. I. Staley, President of the Capital Business College, Salem, Oregon, whose school, though not the largest on the Coast, has the enviable reputation of sending out unexcelled work in Business Practice.

## Department of Commercial Law.

The Department of Commercial Law will be under the direction of Mr. J. C. Barber, of the Bryant & Stratton Business College, of Providence, R. I. It is hardly necessary to say that Mr. Barber, like Mr. Hookland, is a special teacher in one of the greatest schools in the country; neither is it pertinent to speak of Mr. Barber's ability in this direction, in view of the taste of his quality that has been afforded our readers during the present year. Mr. Barber will be glad to have from fellow teachers of commercial law suggestions as to scope, method, outlines, cases, source material, etc.

## Department of Business Arithmetic.

We have tried for three years to obtain the services of a successful and competent teacher to contribute articles on that side of business arithmetic known as Rapid Calculation. We did not succeed until we obtained the articles recently contributed by L. C. Horton. These articles awakened so much interest that we determined to secure a series of articles extending through the entire year, going more into detail, and covering a wider range than anything hitherto attempted. We are highly pleased to announce that Mr. G. E. King, Vice President of the Cedar Rapids Business College, Cedar Rapids, Iowa, a teacher with whose

superior work we have long been personally acquainted, will give in detail, in a series of five articles, beginning with the September number, his methods of teaching the various sub-divisions of business arithmetic that he handles in his Rapid Calculation classes.

Following Mr. King, Mr. W. E. White, Vice President of the Gem City Business College, Quincy, Ill., one of the largest and best commercial schools in the world, will present his methods of teaching Rapid Calculation. All who have met Mr. White at the commercial teachers' conventions, and who have heard him on his favorite subject, will be keenly expectant for the practical, usable instruction that he will set forth. These articles are to be not only expositions of methods of teaching, but also lesson-articles that shall contain material for work, and no commercial teacher anywhere can afford not to know what can be gleaned from the writing of these eminently practical and successful teachers.

Supplementing the contributions of Mr. King and Mr. White, will be several articles by Mr. E. E. Kent, who has charge of the instruction in business arithmetic in the Rider-Moore and Stewart Schools of Business, Trenton, N. J., an institution (for the shorthand and commercial schools are under one management) that is in the very front rank of Eastern commercial schools for size, scope of work, and efficiency in teaching. Mr. Kent will branch out somewhat more than his colleagues in this work are privileged to do, and will show how he gets results by normal methods, applied to the more difficult applications of the principles of percentage, although he will doubtless have something to say, also, on the subject of Rapid Calculation. We are going to spread a feast for the really ambitious teacher of arithmetic, no matter in what school he may be employed; and, best of all, the viands will be prepared by chefs who have been compelled by the law of the survival of the fittest to eliminate all superfluities, and get down to the bed-rock of essentials. There will be no humble bending of the knees to the method or the sequence followed by text-book makers. They will illustrate the definition of a straight line.

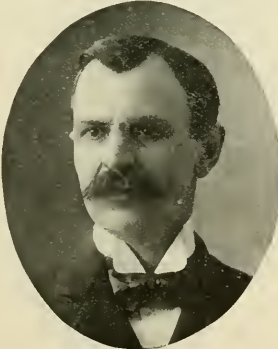
## Department of Commercial Geography

In a recent canvass of the commercial schools of the country, we found an unusual interest in the subject of commercial geography. This subject is too practical in its relation to foundational knowledge that every business student ought to possess, to be overlooked by commercial teachers. We have, in various ways, from the time this department was established, tried to stimulate an interest in commercial geography, and we believe that the interest and the need for definite, authoritative direction now justifies us in our determination to conduct a regular department of commercial geography, in charge of a specialist of admitted superiority. We are about to close negotia-

H. S. HOOKLAND, PHILADELPHIA, PA.,  
Staff Contributor, Department of Office  
Practice.

W. H. WHIGAM, CHICAGO, ILL.,  
Special Contributor, Office Practice.

J. M. DAVIS, SAN FRANCISCO, CALIF.,  
Special Contributor, Office Practice.





W. I. STALEY, SALEN, OREGON,  
Special Contributor, Business Practice.



E. E. KENT, TRENTON, N. J.  
Special Contributor, Business Arithmetic.



W. E. WHITE, QUINCY, ILL.,  
Staff Contributor, Department of Rapid  
Calculation.

tions with a university professor whose standing in his profession warrants the prediction that our readers will find this department alone worth the cost of the journal. We regret that we are not quite ready to announce our contributor's name as we go to press.

#### Department of Commercial English

The editor, with the help of several special teachers of English in some of the foremost commercial schools of the country, will conduct this department, contributing lesson articles that he hopes will prove of interest and practical value to the readers of *THE EDUCATOR*. It will readily be conceded that this is one of the most important subjects, if not the most important subject, in the entire commercial school curriculum.

#### Special Contributors.

We are not content to have this department of *THE EDUCATOR* serve as a mausoleum for defunct convention papers, although we are glad to publish the best of them when our space permits. We believe that our readers like to have that which is prepared especially for them, and there are always publications that are satisfied to fill their space with second-hand material, so that it would at best be merely a duplication if we were to depend on this class of manuscript to fill our space. We are willing to leave that sinecure to our "esteemed contemporaries." During the coming year we shall have special articles written expressly for *THE EDUCATOR*, by such men as M. C. Wright, President of the Long Island Business College, Brooklyn,

N. Y.; C. C. Gaines, President of Eastman College, Poughkeepsie, N. Y.; J. A. Luman, Vice Principal of Peirce School, Philadelphia; W. H. McCauley, Principal of the Capital City Commercial College, Des Moines, Iowa; S. Van Vliet, Principal of the Spencerian Commercial School, Cleveland, Ohio; W. G. Bishop, President of the Lincoln Business College, Lincoln, Neb.; Col. Geo. Soule, President Soule College, New Orleans, La.; Wm. P. Charles, Charles Commercial School, Brooklyn. These articles will appear, with others not yet ready to announce, under the caption, "From the Business Manager's Desk."

#### Pictorial Pointers

One of the most popular features we have ever introduced was the illustrations of special rooms and equipment of notable schools, given during the year now closed, under the title "Pictorial Pointers." This feature will be continued. We have in hand some very attractive material for it.

We desire to thank the many readers who have shown their appreciation of our service by kind words and helpful criticism, and we want to express our obligation to the busy men who have taken valuable time to contribute to our pages, helping to make the *BUSINESS EDUCATOR* a helpful, interesting paper. We intend to be generous and fair, although it is our fixed purpose to expose sham and fraud when we find it; and we shall not hesitate to criticize in the future, as in the past, that which seems open to criticism, but we hope to attack methods rather than men.

DR. J. S. BURTON, HOBOKEN, N. J.,  
Special Contributor, Commercial English.



WM. P. CHARLES, BROOKLYN, N. Y.,  
Special Contributor, Commercial Education  
in the West Indies.



COL. GEO. SOULE, NEW ORLEANS, LA.,  
Special Contributor, "From the Business  
Manager's Desk."







J. A. LUMAN, PHILADELPHIA, PA.

SEANAN VAN VLIET, CLEVELAND, O.

W. H. MCCAULEY, DES MOINES, IA.

W. G. BISHOP, LINCOLN, NEB.

## Special Contributors, "From the Business Manager's Desk."

### Our Advertising Patronage

Our advertising patrons are reporting the most satisfactory results from our columns, many of them voluntarily stating that they have received far better results from *THE BUSINESS EDUCATOR* than they have ever been able to secure from any similar journal. As a rule, therefore, those who give our pages a trial, remain permanent patrons. Some have been with us from the beginning.

Our advertising constituency is of the very highest character. The commercial text-book publishers represent the most progressive educational publishers in the world. In fact, our advertisers, like our regular contributors, are furnishing the best possible for our columns, and it is well known that he who desires the most advanced ideas, the highest grade of commercial text-books, helps in commercial training, etc., must read *THE BUSINESS EDUCATOR*.

It should be remembered that we publish no cheap student's edition. It is well known that the student's editions of some journals make up a surprisingly large part of their circulation, and that these student's editions are worth little or nothing to the advertiser of school books, etc. These journals are thrown aside after the student has practiced on the writing lessons. Not so with the attractive and interesting *BUSINESS EDUCATOR*. It follows then that the better editions of the journals mentioned are surprisingly small, and that when they are compared in circulation and influence with *THE BUSINESS EDUCATOR*, they dwindle into insignificance.

The coming year the *BUSINESS EDUCATOR* should be

worth far more to advertisers than ever before. The announcements herewith give ample reasons for this statement. With our paid staff of first-class contributors, assuring each subject unusual breadth of treatment, the journal will appeal to a wider class of teachers than heretofore, and extend its influence far beyond that of any similar publication.

Then it should be remembered that, while we completely cover the commercial college field, we maintain unusually close relations with the public school side of commercial education—a field of the utmost promise for publishers of text books and schoolroom helps in the way of commercial training.

With a few comparative figures, the growth of our advertising patronage can be seen. We find that in the June number, 1901, seventeen columns were devoted to advertising. In the June number, 1902, twenty-four columns were occupied, and in the June number, 1903, our advertisers demanded 42 columns.

It is difficult to tell who are pleased most, our advertisers or ourselves.

### Where The Journal Goes

While fully nineteen-twentieths of our subscribers are in the United States, every state and territory in the union receiving a share of each issue, the journal each month reaches Canada, England, Scotland, Germany, France, Austria, Turkey, Mexico, Central and South America, Samoan Isles, the Philippines, Hawaii and Porto Rico.

## Regular Contributors to the Department of Penmanship.



*E. C. Millet.*

*Nina A. Hudson.*

*J. E. Leamy.*



# What Subscribers Say of The Business Educator

Thinking it might be well to publish some testimonials that kind friends have voluntarily sent, we began looking over our files and soon secured enough to fill the whole of the magazine. We can therefore publish but comparatively few of the cheering words received from loyal friends, most of which were accompanied with remittances for subscriptions.

"THE BUSINESS EDUCATOR is far in advance of any similar journal;" "THE BUSINESS EDUCATOR leads;" "THE BUSINESS EDUCATOR is the best journal of the kind published." These are the words that greeted our eyes as we ran through the files, and it seems that enthusiastic friends are intent on making this verdict unanimous.

Others take occasion to speak of the value the journal has been to them, or of its value as a class assistant. All clearly express the highest opinion of the journal, and if any one is in doubt as to what subscribers think of THE BUSINESS EDUCATOR, he will do well to read the following:

## Mr. Ball Speaks.

I have just received the March number of THE BUSINESS EDUCATOR, and am so well pleased with it, and the subscribers among our students are so well pleased with it, that I must write you in congratulation of your efforts. It is one of the finest numbers I have ever seen devoted to penmanship and business education.

I think I can send you another club of subscribers within a short time, which I shall take pleasure in doing, and wishing you continued success, I am,

Very sincerely,

C. E. BALL,  
Mankato Commercial College,  
Mankato, Minn.

## Best in America.

J. C. Blanton, a skilful penman of West Point, Ga., renews his subscription to THE BUSINESS EDUCATOR, and compliments the journal in the following language: "THE BUSINESS EDUCATOR is the best paper of its kind in America."

## Best of the Kind Published.

Inclosed find remittance for THE BUSINESS EDUCATOR one year. THE EDUCATOR is without doubt the best of its kind published. The March number alone is worth the price of one year's subscription.

Clark's Tangible C. B. SEARS,  
Business College. Springfield, Mo.

## Has No Equal.

Inclosed find list of subscriptions with remittance for same. I am always glad to solicit subscriptions for such a worthy, wide-awake journal as THE BUSINESS EDUCATOR. In the field of penmanship and business education it has no equal.

J. W. ANSHUTZ,  
Lebanon Bus. College. Lebanon, Pa.

## Appreciated in Louisiana.

THE BUSINESS EDUCATOR gets better every issue. I cannot find words to express my appreciation of it. The February issue is well worth the subscription price of it for twelve months. May it long live and carry on the good work it advocates.

V. R. BOYETT,  
Montgomery, La.

## The Business Educator Arouses Interest.

W. H. Kinyon, proprietor of the Pawtucket, R. I., Commercial College, recently favored us with a good club, and with it were the following much appreciated words: "Our pupils enjoy the columns of THE BUSINESS EDUCATOR very much, and I consider it one of the best mediums that I have ever used for class work. Some of our students are very enthusiastic in regard to the magazine, and I think before the year is out you will feel the benefit of their enthusiasm."

## Ransom Writes

The last issue of THE BUSINESS EDUCATOR was a beauty. It is an ideal penmanship paper anyhow, and I always look forward with real pleasure to its monthly visits.

Admiringly yours,

C. W. RANSOM, Sedalia, Mo.  
The above was written in Mr. Ransom's usual bold, dashy and artistic style. Being a capable judge, his words count.

## A Hummer.

Your paper is certainly a "hummer," and every issue seems to surpass the previous one.

BERKSHIRE CARD CO.,  
North Adams, Mass.

## A Fine Compliment.

Inclosed you will find \$1 for which please continue my name on your subscription list for another year. I cannot afford to miss the excellent banquet you spread every month. May THE BUSINESS EDUCATOR continue to prosper.

JNO. ALFRED WHITE,  
Com'l Dept. High School. Moline, Ill.

## Best.

"Inclosed find six subscriptions to THE BUSINESS EDUCATOR with remittance for same. Your paper is the best of its kind. It is a rare treat to all who are interested in good writing. It has been one of my best instructors, and the principal one in my efforts along the line of ornamental writing."

T. B. BRIDGES,  
San Francisco Bus. College,  
San Francisco, Cal.

## Compliment From Oklahoma.

"It is my opinion that THE BUSINESS EDUCATOR is far ahead of any periodical edited along similar lines, and you shall always have my hearty co-operation and support as long as your paper is published."

J. W. CORNELL,  
Eagle City, Okla.

## The Gem.

"Find enclosed \$1.00 for THE BUSINESS EDUCATOR another year. Each number grows more interesting, and I consider it the 'Gem' of all publications of its class."

J. A. CLARK, Prin.,  
International Bus. College,  
Newport News, Va.

## Leading.

"THE BUSINESS EDUCATOR is the leading journal now. You are making a grand success of it. Will send you a club in a short time."

W. L. THOMAS,  
Wichita Com'l College,  
Wichita, Kans.

S. B. Fahnestock, Secretary and Treasurer of the McPherson College, McPherson, Kans., has been a subscriber to our journal from the first. Following the example of Mr. Gaines, he takes the journal for five years at a time. Recently he wrote:

"I know of no paper equal to THE BUSINESS EDUCATOR for the penman and teacher. Enclosed find \$5 for which please renew my subscription for five years."

## Regular Contributors to the Department of Penmanship.



Charlton T. Howe



C. D. Doner



C. W. Henry



A. H. HINMAN, WORCESTER, MASS.,

Special Contributor, History of Penmen  
and Business Educators.

BRADFORD, PA.,

Special Contributor, Department of  
Penmanship.

BROKEN BROW, NEBR.,

Special Contributor, Department of  
Penmanship.

#### Worth Hundreds of Dollars.

Every number of THE BUSINESS EDUCATOR represents the highest grade of work in our profession, the originals of which are worth hundreds of dollars.

No one who is at all interested in penmanship can afford to do without a single number of THE BUSINESS EDUCATOR.

I hope you are securing a very large subscription list this year.

With best wishes, I remain,

Your friend,

Rochester, N. Y.

E. C. MILLS.

#### Mr. Olson Speaks and Acts.

"I have been reading the last issue of THE BUSINESS EDUCATOR with much pleasure. I consider it one of the best magazines published on business education; it is certainly worth many times the subscription price. I enclose \$1.00 for which please put me on your regular subscription list."

J. C. OLSON, Pres.

Parsons Bus. College,  
Parsons, Kans.

#### Good Words from Mr. Fulton.

Enclosed find list of subscriptions for THE BUSINESS EDUCATOR with remittance for same.

The originally high standard set for THE BUSINESS EDUCATOR continues to rise.

Mr. Hinman's history is intensely interesting. Mr. Gaylord's department is filled with helpful instruction, and is on a high plane. Mr. Barber's efforts are a decided hit.

M. D. FULTON,

Auburn, R. I.

#### Result of Good, Honest Toil.

"I have just received the March number, and I must say that it excels any one of its predecessors. I find the reading matter to be very valuable. You are certainly going up rung by rung with your paper. It shows the result of what good, honest toil will do. I enclose \$1 for another year's subscription."

C. E. DONER,

With The Penman's Art Journal,  
203 Broadway, N. Y. City.

#### A Few Comments on a Convention Report.

"I congratulate you on the high standard represented by your publication, and the interesting nature of its contents. Your report of the Milwaukee Convention is excellent."

GREGG PUBL. CO.,

Chicago, Ill.

"I must congratulate you upon your very interesting report of the Milwaukee meeting."

G. F. LORD,

Salem Com'l School, Salem, Mass.

#### From Porto Rico.

"I cannot think of being without your valuable paper, and so I again enclose \$1 for a year's subscription. Each number of THE BUSINESS EDUCATOR is chock-a-block with bright, breezy matter. It is a veritable gem of the first water, and one cannot help but be incited to better things after perusing its pages."

S. C. SESSIONS,  
San Juan, Porto Rico.

#### No Concern.

I have greatly admired the color effects on your cover designs which are far in advance of any other similar publication, and when I send you a design for the cover, I have no concern as to its artistic effect when engraved and printed.

The BUSINESS EDUCATOR from cover to cover shows the effect of your skill and judgment concerning matters artistic.

Sincerely yours,

E. L. BROWN.

#### What They All Say.

I enclose \$1.00 to renew my subscription to THE BUSINESS EDUCATOR. I am very much pleased with your journal, and believe it is far in the lead of any other journal of the kind published.

E. S. GAUSE, Penman.

State Normal School,  
Emporia, Kans.

#### From An Old Subscriber.

Enclosed find \$1.00 to renew my subscription to THE BUSINESS EDUCATOR.

It seems that your journal grows better and more helpful with every number, although I long ago thought you had reached the high-water mark. May it continue to increase.

W. D. CHAMBERLAIN,

Com'l Dept. High School,

Iowa, Mich.

#### Best Paper on the Subject.

"THE BUSINESS EDUCATOR is the best paper on the subject it discusses."

Please let me know in due time when my subscription expires, as I do not want to miss a single copy."

V. K. BOYETT,

Montgomery, La.

"The next best thing to being at the Milwaukee Convention is to read the report in THE BUSINESS EDUCATOR. I have enjoyed it all over again, and wondered at the efficiency that you and Brother Gaylord have displayed in giving it so complete and full. I'll club you more."

W. F. GIESSEYAN,

C. C. C. College, Des Moines, Ia.

#### Remarkable Improvement.

Enclosed herewith we hand you \$1.00 for renewal of our subscription to THE BUSINESS EDUCATOR.

You are to be commended for the good business journal you are giving the public, and we would not think of getting along without it. You have made some remarkable improvements during the past two years. Wishing you continuous success, We are yours very truly,

W. O. DAVIS, Principal,

Davis Bus. School,

Erie, Pa.

#### Hungry as a Wolf for The Business Educator.

"I wait like a hungry wolf for your journal, which I consider the finest penmanship journal published."

F. J. BRANDT,

Philadelphia, Pa.

#### Increased Interest.

"Your paper is giving our students entire satisfaction, and is increasing their interest in the work."

K. GILLESPIE,

Bay City, Mich.

#### Considered Best in Canada, Also.

We are delighted with THE BUSINESS EDUCATOR, and think it is the best in the market.

J. B. BEVERIDGE,

Brandon College, Brandon, Manitoba.

#### Best of its Kind.

You are improving your paper right along, and I consider it the best of its kind.

A. H. STEPHENSON,

Bryant & Stratton Bus. College,

Buffalo, N. Y.

#### Renews for Two Years.

"Enclosed find \$2, for which please renew my subscription to THE BUSINESS EDUCATOR for two years, and greatly oblige."

Fraternally,

Findlay, O.

H. J. MINNICH,

#### Best.

"THE BUSINESS EDUCATOR is without doubt the best magazine of its kind published."

Shaw Bus. College,

Augusta, Me.

"Your report of the Convention is the best I have ever read. It is brimming over with good nature and embodying much of the spirit that should prevail at such meetings."

C. C. CANAN,

Bradford, Pa.

## Mr. Wright Believes in "Simplified."

"I appreciate THE BUSINESS EDUCATOR very much, not only on account of the paper and its contents, but from the fact that Mr. Zaner publishes the best system of penmanship I have ever seen, and with which I have demonstrated in this school that the best results can be obtained."

H. C. WRIGHT,  
Long Island Bus. College,  
Brooklyn, N. Y.

Mr. Wright adopted simplified penmanship some years ago, and as the reader will see, he endorses it in the very strongest terms. In fact, we have known of no one to discontinue simplified penmanship who has ever given it a good trial.

## No Paper Compares with the B. E.

Inclosed find list of subscriptions to THE BUSINESS EDUCATOR, with remittance for same. The other subscribers whose names I sent in have received their papers and they think there is no journal which in any way compares with THE BUSINESS EDUCATOR.

HARVEY HAYES,  
McKeesport Bus. College,  
McKeesport, Pa.

## Strong Words.

"Enclosed find \$1 for renewal of my subscription to THE BUSINESS EDUCATOR, for I cannot do without it. It meets the needs of the business educator as no other paper can."

E. E. TERRELL,  
Stanley's Bus. College,  
Thomasville, Ga.

## Encouragement from Conn.

Inclosed find list of subscriptions for THE BUSINESS EDUCATOR with remittance for same. The subject matter as well as the artistic make-up of the Educator are highly creditable and should insure its continued success.

MOUNTAIN CITY BUS. COLLEGE,  
Chattanooga, Tenn.

## Inspiration from Cover to Cover.

"You get up a splendid journal. It is inspiration form cover to cover, and I enjoy it very much."

L. M. HATTON,  
Tampa, Fla.

## Highly Appreciated Compliment.

"I am just in receipt of the Easter number of THE BUSINESS EDUCATOR, and am delighted with its general get-up, and its excellence and style from first to last."

"You are publishing a great journal. It is making itself felt throughout the profession. You are a benefactor in furnishing to the young people and the enterprising teachers such a fund of practical, sensible information and suggestions every month."

E. M. HUNTSINGER, Prin.,  
Huntsinger's Bus. School,  
Hartford, Conn.

## Leading.

KINGSVILLE, O., May 13, 1903.  
I've got to have THE BUSINESS EDUCATOR or 'bust.' When are you going to cease advance? You are leading; keep up the pace.

Fraternally,  
A. P. ROOT.

## Far in Advance.

"Enclosed find a list of subscriptions for THE BUSINESS EDUCATOR. Your paper is far in advance of any other publication of its kind I have ever seen."

HARVEY B. HAYET,  
McKeesport Bus. College, McKeesport, Pa.

## Cannot Afford to Drop it.

Enclosed find \$1 for another year's subscription to THE BUSINESS EDUCATOR.

I wish to say I cannot afford to drop your valuable magazine, and as long as you publish same under its high-grade excellence, my name must be found on your list.

N. L. RICHMOND, Prin.,  
Kankakee Bus. College,  
Kankakee, Ill.

## Opinion of an Expert.

"Your April number beats them all; I wanted to read all there was in it before laying it down. Success to you."

L. E. STACY,  
Spencer's Bus. College,  
Kingston, N. Y.

## Appreciation Backed by Cash.

Mr. C. C. Gaines, President of the famous Eastman College, Poughkeepsie, N. Y., recently renewed his subscription to THE BUSINESS EDUCATOR in a way that does an editor's soul good, and also shows the largeness of Mr. Gaines heart. Incidentally, we might say, too, that it shows something regarding his estimate of the value of THE BUSINESS EDUCATOR.

Among other things in his letter we call the following: "You are publishing a very excellent paper. No copy of it ever comes to my desk which does not interest me sufficiently to receive some attention." "I hope you are making the enterprise a decided success, to which end I enclose you herewith \$5 to pay my subscription for five years."

## Mr. Cobb Appreciates it.

"I think you know that I appreciate THE BUSINESS EDUCATOR very much."  
ARCHIBALD COBB,  
Bank's Bus. College,  
Philadelphia, Pa.

## Best of its Kind.

"The February issue of THE BUSINESS EDUCATOR is received, and I am certainly delighted with it. It is the best number that you have ever published, and the best of its kind ever published."

GEO. E. SPOHN,  
Madison, Wis.

## Leads.

"You deserve congratulations for bringing THE BUSINESS EDUCATOR up to the top of the ladder. It surely leads."

J. E. LEAMY,  
Troy, N. Y.

Such testimonials are worth something. They come from people who know what they are talking about, and therefore mean something. But the journal next year will be better than it was last, and no one should miss it.

ZANER & BLOSER, Publishers,  
Columbus, O.

# The Progress of Penmanship

Is the Title of a Design Comprising a e

Drawing, Flourishing, Lettering, and  
Various Styles of Penmanship

It is symbolical, illustrative, and descriptive of the progress of penmanship from 1500 to date. It represents on each side of the design, a beautiful female figure, the one typical of achievement and the past, the other typical of aspiration and the future.

It presents the various styles of penmanship and the years in which they were used.

It discloses the philosophy of writing and penmanship and defines each.

It tells what art is in general as well as in particular, and explains what penmanship is.

It explains the essentials of good penmanship in a way that cannot be misunderstood.

It does all of this and more, in a way and with a terseness never before accomplished.

The artist-author-teacher has epitomized his twenty years of study, practice and experiment into this one design. He himself says that he accomplished some things in this design which he thought impossible.

To the penman, the design is invaluable as it contains the History, Philosophy, and Art of Penmanship in a veritable nutshell.

To the student, it is invaluable because of the inspiration and information contained, as it omits none of the essentials of good writing, presenting both forms and instructions.

To the teacher it is invaluable because it has crystallized in objective form the whole penmanship fabric of the past and present in such a way as to furnish instruction of the clearest, most authentic character.

To the school proprietor, principal, or trustee, it is invaluable, as it is both a chart of information and inspiration to the student, and a charming picture as well.

The design is reproduced by the photo-engraving process and is therefore faithfully like the original. It is printed on the finest, patented, Cameo, plate paper, 22 x 28 inches, ready for framing.

The original is valued at \$300, for less than which it cannot be secured.

You can get a fac-simile for one-five hundredth that amount, \$1.00. Sent postpaid in tube.

**ZANER & BLOSER, Publishers,  
Columbus, Ohio.**



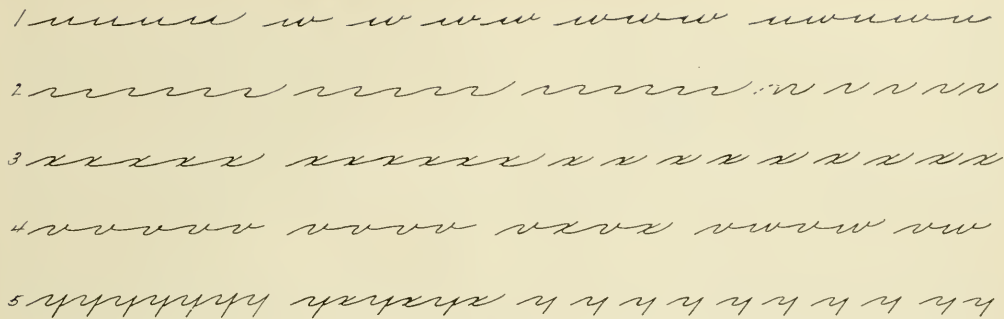


PLATE 10. Notice the turns, angles, retracings and spacing, also double curves between o and x, o and m, e and o, x and a.

Plate 10.

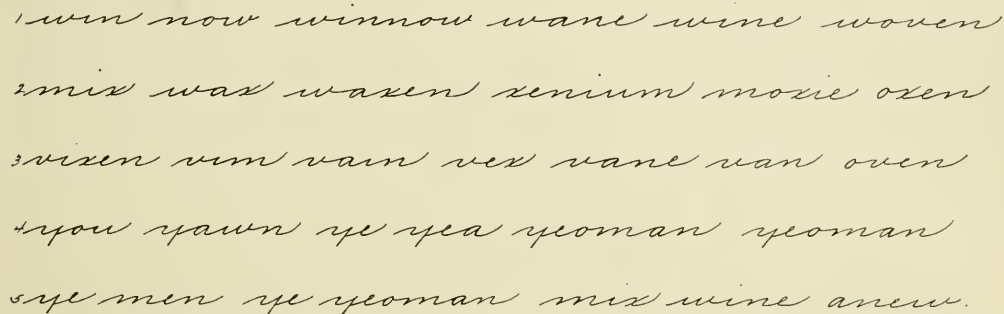


PLATE 11. No. 2. The hand moves like a hinge on the third and fourth fingers. No. 3. Retrace oval five times, stop; glide; stop; retrace again. No. 4. Watch the fingers. The arm rolls for the o and glides for the joining. No beginning stroke on the o.

Plate 11.

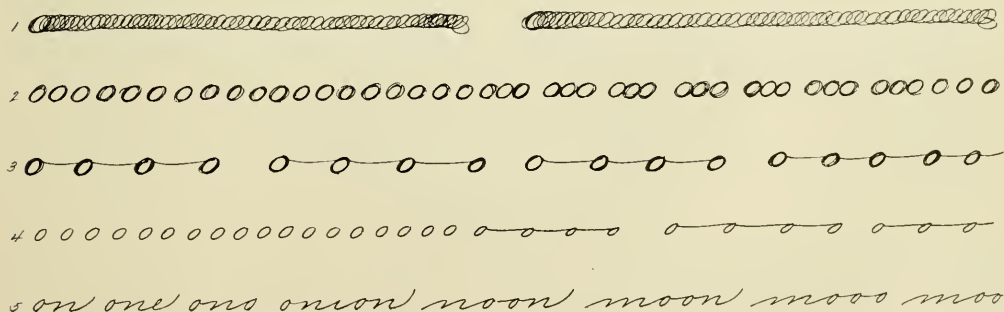


PLATE 12. No. 1. A is formed from the i. Be sure to close at the top and have opening between up and down stroke at the base line. No. 2. Mark the difference between the o and a. No. 3. Instead of ending the down stroke with an upward curve, bring it down one-fourth of a space and stop with a pressure of the pen before lifting. No. 4. Have good curve at the bottom of the q. As there is no English word but is followed by u, practice the qu. No. 5. Join a, e and u to g, at the base line.

G. A. W. Good movement but lack of control. You will need to practice large writing, making copies fully as large, if not larger, at first, than the printed forms. Do not slant the O's so much. By extending the ending stroke downward, you would have the capital A. This fault must be guarded against. Do not lift pen at the bottom of the i or the top of u.

C. R. G. Movement exercises excellent. Keep the O smaller and on same slant as your tracing ovals. Keep down strokes of i more nearly straight and both downstrokes of u same height and close together.

J. A. B. You must practice one specimen many times before attempting the next. Follow the form closely. In the retracing exercise keep lines upon lines so that the oval will still be retained. Have shorter ending stroke in the O. Curve the up stroke of the i, W, H, G. Your work is excellent. The o is not full enough. Have more curve in the up stroke of the u. Keep the second stroke of the u as high as the first. Do not curve the down stroke as it gives the appearance of a poor a.









## A History of Penmen, Early Business Education and Educators in America.

By A. H. Hinman, Worcester, Mass.

It may be justly claimed that no other enterprise has so largely contributed to the promotion of business education in our country, as the establishment of the Bryant and Stratton chain of Business Colleges.

In 1848, R. C. Bacon, of Bacon's Mercantile College of Cincinnati, opened a branch College at Cleveland and later another at Madison, Wis. This Cleveland school later passed into the hands of E. G. Folsom, Supt. of penmanship in the Cleveland public schools, who was also a graduate of Platt R. Spencer. Messrs. Henry B. Bryant and H. D. Stratton received their commercial training under Mr. Folsom. Mr. Bryant was engaged as Bookkeeper for a Mining Co. on Lake Superior, but resigned to unite with Mr. Stratton and Mr. James Lusk in opening, in 1852, Bryant, Lusk & Stratton's Business College at Cleveland, Ohio. In 1854, Mr. R. C. Spencer, supervisor of penmanship in the public schools of Buffalo, became a partner in the Cleveland College under the firm name of Bryant, Spencer, Lusk & Stratton. In 1855, Mr. E. R. Felton, a three months' graduate of the college, then the usual time in all similar schools, was engaged by the college as teacher, Mr. R. C. Spencer having returned to Buffalo to establish the second link of the Bryant & Stratton Chain. Mr. Lusk, fearful of the expansion idea of opening numerous schools, withdrew as a partner. Mr. Bryant, being a cool, self-possessed and conservative man of much ability and full of sterling common sense, was well placed at the head of the firm as a director of the course of study and the keeper of its finances. Mr. Lusk, who had been one of the most favored and successful pupils of P. R. Spencer, was the builder and director of the writing department. At that time, Mr. Lusk stood before the people of Northern Ohio as second only to his gifted tutor, Mr. Spencer, in the excellences and requirements of his chosen art. Mr. Stratton, also a former pupil of P. R. Spencer, as compared with most men was a tall man in every particular. He was capable and did accomplish stupendous things. Of pleasing address, of good ability and irresistible force and energy, he was the man of many thousands to promote to successful issue the chain of famous schools in the manufacturing and commercial cities of United States and Canada. Mr. Bryant by going to Buffalo and Mr. Stratton to New York City, left the Cleveland College in charge of E. R. Felton and W. H.

Hollister. With headquarters in N. Y., Mr. Stratton pushed his planting of schools so rapidly that it required the employment of many salaried men and women of little experience in business affairs. Forty-six schools conducted by salaried men made the responsibilities and risks so great that Bryant & Stratton found it wise and necessary to make each local principal a partner with a personal standing of proprietorship before his community. Later other changes occurred which will be hereafter related. In Cleveland, the Mother School of the Bryant & Stratton Chain, Mr. Felton, for years a partner of Bryant & Stratton, has since had as associate partners Messrs. Wheeler, Bigelow, Spencer, and Loomis till the incorporation of the schools some seven years since. Of its writing teachers, there were first the great author, teacher and man, P. R. Spencer, James W. Lusk, W. H. Hollister, Wm. P. Cooper, Chas. E. Wilbus, all of the Spencer Brothers, A. P. Root, A. A. Clark, Chas. Scooveneck, C. E. Doner, H. B. Lehman and others.

Before the opening of the second Bryant & Stratton College in Buffalo, Mr. Victor T. Rice, a pupil of P. R. Spencer, opened a Commercial School in Buffalo in 1848. The election of Mr. Rice as State Superintendent of public instruction in 1853 resulted in closing his Buffalo School. D. C. Hicks opened in 1854 a Commercial School in Buffalo which he conducted for several years with moderate success. In 1855, Mr. R. C. Spencer disposed of his interest in the Bryant & Stratton Schools to his partners. In 1856 he went to Chicago to take charge of a Commercial School established by Urian Gregory as a branch of Gregory's Commercial School in Detroit, founded in 1850. The Chicago Bryant & Stratton College was founded in 1856 by Mr. Stratton, personally, assisted by S. S. Packard for a short time, who was soon succeeded by R. C. Spencer. Judge D. V. Bell founded a Commercial School about 1850, which was very ably conducted and successful under his personal management. Judge Bell sold his school to his nephew, T. J. Sloan, about 1856 when he removed to New York City to engage in the banking business, in which, however, he was not successful. About 1859 Judge Bell returned to Chicago with the intention of resuming his work in commercial education, and with the hope that he could do so in his old school. This expectation

was disappointed, and he was making arrangements to open another school in which he was strongly endorsed by the Chamber of Commerce and by influential citizens and business men. He was induced to relinquish his school and became interested in the Bryant & Stratton school in which he succeeded R. C. Spencer, who returned to Buffalo as teacher in the Bryant & Stratton school. In the fall of 1859 the Bryant & Stratton chain was extended to St. Louis under the principalship of R. C. Spencer. At that point H. G. Eastman had established a commercial school, the remains of which were bought by Bryant & Stratton as the nucleus of the St. Louis link in the chain of colleges. In the fall of 1856 Mr. S. S. Packard left the Chicago school to open a school in Albany, N. Y., where he remained several years prior to locating in New York City as principal of the New York link in the Bryant & Stratton chain, which after the death of Mr. Stratton and the dissolution of the firm in 1867 passed into the hands of Mr. Packard and became what is now known as Packard's College.

About 1858, J. H. Goldsmith, who had been a teacher in the Cundry Mercantile College in Cincinnati, opened a commercial school at Sandusky, Ohio, where he remained several years before entering the Bryant & Stratton chain as principal of the Detroit College, at the head of which he remained many years and was very successful. On his retirement, the school passed into the hands of his head teacher, Mr. W. F. Jewell, who is associated with Platt R. Spencer, Jr., and has changed the name of the school to Detroit Business University. This school represents in its history, Gregory's Commercial College, Spencerian Business College, a branch of the Cleveland Spencerian Business College, and other similar schools, which it has absorbed. About 1856, the first commercial school was founded in Milwaukee by a Scotchman of considerable ability. Soon thereafter, Towell Lincoln founded Lincoln's Commercial College, and C. F. Lareggo founded Lareggo's Commercial College. In 1863, the Bryant & Stratton chain was extended to Milwaukee under the principalship of R. C. Spencer. In 1866, the co-partnership was dissolved and the school has since been known as Spencerian Business College. For the purpose of maintaining the chain, Bryant & Stratton bought the Lincoln Commercial College and changed its name to Bryant & Stratton. In less than a year, they turned the school over to the Spencerian College, which subsequently absorbed the Lareggo College. The early proprietors of the Lincoln College were Lincoln and Bayless. Bayless removed to Dubuque, Iowa, where he founded a commercial school, which is, I believe, continued by his brother, Mr. C. Bayless. The Bryant & Stratton College of New York was opened in Cooper Institute Building about 1859 under the principalship of John R. Penn, who had been a teacher in the Buffalo College. He took his business course in Cleveland.

One of P. R. Spencer's sons, Mr. Henry C. Spencer, was, for a time, connected with the Bryant & Stratton school at Poughkeepsie before removing to Washington, where he spent the remainder of his life in commercial teaching in the Spencerian College, which has, since his death, been conducted by his widow, Mrs. Sarah A. Spencer, with whom her son, Leonard G. Spencer, has recently become associated. The Baltimore Bryant & Stratton school was established under the principalship of Mr. Warren H. Sadler about 1864. The Philadelphia Bryant & Stratton school was established about 1859 under the principalship of Mr. Kimball, assisted by Mr. B. McGann, who was assistant teacher for a time in the Chicago College. Mr. Warren H. Sadler took his business course in the Buffalo College under the instruction of Mr. R. C. Spencer. The Boston Bryant & Stratton school was opened about 1859 under the principalship of Mr. Hyde. The Portland, Me., Bryant & Stratton School was opened under the principalship of A. S. Gray about 1850. The Hartford, Conn., Bryant & Stratton school was opened in 1862. The Providence school was opened about the same time under the principalship of Mr. Mason, who had been a teacher in the Eastman school at Poughkeepsie. The Bryant & Stratton school was opened in Montpelier, Vt., about the same time. The Bryant & Stratton school was opened at Rochester, N. Y., about 1863 under the principalship of J. V. R. Chapman, who subsequently went to New Orleans where he opened the Bryant & Stratton school in 1865. Bryant & Stratton school was opened at Davenport, Iowa, about 1864 under the principalship of Mr. Merrill. The Bryant & Stratton school was opened at Springfield, Ill., about 1866 in connection with Judge D. V. Bell. Cincinnati Bryant & Stratton school was opened about 1864 under the principalship of John J. DeHan. The Louisville Bryant & Stratton school was opened about the same time, as was also the one at Toronto and Montreal. The Meadville, Pa., Bryant & Stratton school was opened under the principalship of Mr. Smith about 1865, and about the same time at Newark, N. J. The Bryant & Stratton school in Brooklyn, N. Y., was opened under the principalship of W. H. Clark about 1863. Mr. Clark had previously been principal of the Albany College. The St. Paul Bryant & Stratton school was opened in 1864 under the principalship of Mr. Perkey. All of these schools were the offspring of the mother school at Cleveland, Ohio, established in 1852. Within a period of about fourteen years, the chain had extended to most of the larger cities and commercial centers of the United States and Canada under the general management of Bryant & Stratton, consisting of Henry B. Bryant and Henry D. Stratton, who held equal or controlling interest in each of the schools. Scholarships issued by one school entitled the holder to all privileges of instruction in each of the other schools of the chain without extra

tuition. The course of instruction as arranged at that time, could be completed by the student of average ability, education and assiduity in a period of from three to four months. The student, on entering any of these schools, by the payment of \$40.00, would receive a life scholarship good in each and all of these schools for an unlimited period of time.

The first commercial school in St. Louis, Mo., was established by Jonathan Jones under the name of Jones Commercial College, about 1854. Mr. Jones was a pupil of C. M. Bartlett, Cincinnati. He was a man of exceptional ability and energy, and of eccentric character.

Honorable Ira Mayhew, at one time state superintendent of public instruction in Michigan, an educator of national reputation, early became interested in business education, was the author of several valuable works on bookkeeping, founded a commercial school at Adrian, Michigan, and subsequently at Detroit, where he died at an advanced age.

About 1855, Bryant & Stratton discovered S. S. Packard, then publisher and editor of a small paper known as the Pilot, published at Tonawanda, a small place between Buffalo and Niagara Falls. Mr. Packard had been a teacher in Bartlett's Commercial College, Cincinnati, as early as 1849 or 1850. Bryant & Stratton brought Mr. Packard into their work as a teacher of commercial branches, first in the Buffalo school, next in the Chicago school for a short time, and then for several years at Albany, and then at New York. About 1859, Bryant & Stratton conceived the idea of publishing a series of works upon bookkeeping, the authorship of which was placed in the hands of Mr. Packard, who successfully accomplished the undertaking, producing the Bryant & Stratton Counting-house bookkeeping, Bryant & Stratton Academic bookkeeping and the Bryant & Stratton Public School bookkeeping, published by the firm of Ivison, Phinney & Company, New York. The counting-house bookkeeping was the text book throughout the Bryant & Stratton commercial schools, and was widely and generally used in the counting-rooms and business houses of the country. Bryant & Stratton secured the services of Emerson E. White, a prominent educator of Ohio and a man of national reputation, who prepared for them a commercial arithmetic, which was used throughout the chain of colleges and was a most excellent work. Amos Dean, head of Albany Law School, prepared for Bryant & Stratton a work on Commercial Law compiled from his lectures, which was used in all of the schools of the chain where that branch was taught. These works made the most complete series of publications for commercial schools that had been published, and were important aids in broadening, deepening and elevating commercial education.

About 1849 O. K. Chamberlain, a typical yankee, established a school in Pittsburg under the title of Chamberlain's Commercial College, which

he sold to P. R. Spencer who changed its name to Spencerian Business College in 1852. The serious illness of Mr. Spencer obliged him to sell the school to Mr. Duff.

TO BE CONTINUED.

## Summer School for Shorthand Teachers

Arrangements have been nearly completed for the second session of the Summer School for Shorthand Teachers held under the auspices of the National Shorthand Teachers' Association. This session will also be held at Ann Arbor, Michigan, beginning July 20th, and continuing for two weeks. The first session of this school was a success in every respect. The outlook for the second session indicates a much larger attendance than last year. There are a number of things which will aid in making the next session larger, as well as more profitable for these teachers.

First. Those in charge, have the benefit of a successful experience in carrying on such a school. The school has passed the experimental stage, and is now an established fact.

Second. Several prominent and very successful teachers have been added to the teaching force.

Third. It will be possible for all who at the school to secure a half rate, round trip fare over all roads.

Thus far the following courses have been arranged for:

I. How Best to Develop Speed in Writing Shorthand.

Chas. H. McGurrian, Kalamazoo, Mich.

II. Study of Scientific Methods of Presenting the Subject of Shorthand.

Selby A. Moran, Ann Arbor, Mich.

III. Bridging the Gap Between Amanuensis and Court Reporting.

E. F. Goodrich, Ann Arbor, Mich.

IV. Shorthand with a View to Reporting.

Chas. H. McGurrian, Kalamazoo, Mich.

V. Methods of Acquiring Accuracy and Speed in Translating Shorthand.

Selby A. Moran, Ann Arbor, Mich.

VI. The Business and Office Detail Sides of the Amanuensis' Work.

Mrs. M. L. Venable, Alpena, Mich.

VII. Business Forms and Usages.

A. C. Van Sant, Omaha, Nebr.

VIII. Civil Government, How Much the Amanuensis Should Know About it and How to Teach.

Selby A. Moran, Ann Arbor, Mich.

X. English, What to Teach the Shorthand Student How to Teach it.

Joseph M. Thomas, Ann Arbor, Mich.

XI. Ethics for the Amanuensis and Teacher.

Woodbridge N. Ferris, Big Rapids, Mich.

XIII. Methods of Teaching Touch Type-writing.

A. C. Van Sant, Omaha, Nebr.

XIV. General Course in Science and Art of Teaching.

William M. Payne, Ann Arbor, Mich.

XV. Commercial Geography.

(Instructor to be appointed.)

XVI. Business Etiquette for the Amanuensis.

Woodbridge N. Ferris, Big Rapids, Mich.

XVII. How to Teach Business and Ornamental Penmanship.

C. E. Doner, New York City, N. Y.

XVIII. Course of Six Lectures upon General Educational Topics to be given by Prominent University of Michigan Professors.

It is also being planned to have a course given in the expeditious use of the various kinds of office appliances by experts in the manufacture of such appliances.

The announcement of the school will be ready in a short time. It may be had by addressing either Selby A. Moran, Ann Arbor, Michigan, or Robert A. Grant, Rockford, Illinois. Besides the particulars about the courses and the school in general, this announcement will contain a number of unsolicited letters from those who took the work in the Summer School last year, all of whom speak in very complimentary terms of the instruction given in this school and the benefits they received from it. With the low price of tuition charged for the course, and the fact that a half rate may be secured for the round trip, as well as the very reasonable price of board and rooms at Ann Arbor, should make it possible for a large number of teachers to take advantage of the opportunities offered by this school. Every wide-awake teacher of Shorthand in the United States who can possibly do so should make it a point to attend this school.



## Conventions, Summer Schools, Associations, Etc.

### Gregg Shorthand Association

THIRD ANNUAL CONVENTION HELD AT  
**Grand Rapids Business University,  
Grand Rapids, Mich.,**

JULY 6, 7, 8, 9, 10, 1903.

MONDAY, JULY 6TH.

"Welcome": A. S. Parish, Grand Rapids, Mich.  
Response: John M. Hill, Sedalia, Mo.  
President's Address: J. Clifford Kennedy, Salem, Mass.

Visual I Learned at the Last Convention: I. S. Sunday, Findlay, Ohio.

Discussion, opened by J. H. Bayes, Chandler, O. T., and Miss Henrietta Johnson, London, Ontario.

Comments and Suggestions: John Robert Gregg, Chicago.

One Hour of Theory: First Lesson: Walter Kammsen, St. Paul, Minn.

Second Lesson: Mrs. A. E. H. Lemon, Springfield, Ill.

Third Lesson: H. C. Rowland, Columbus, Ohio.

Fourth Lesson: Miss Harriet A. Kymal, Hamilton, Ont.

Fifth Lesson: J. W. Butcher, Oklahoma, City, O. T.

Sixth Lesson: Mrs. Katherine Isbell, Terre Haute, Ind.

Comments and Suggestions: John Robert Gregg, Chicago.

Note: Each teacher participating in this part of the program will be expected to occupy ten minutes only. This will be sufficient to explain briefly the points requiring special emphasis in each lesson. As the Question Box period will give ample opportunity to bring out theoretical points not requiring further explanation, there will not be any general discussion at this stage. Those in attendance are requested to take note of this purpose.

Easy Dictation: John Robert Gregg, Chicago.

Note: Mr. Gregg will briefly explain his theories of developing speed and then give a practical illustration of the first stage of speed practice, when the student has mastered the theory, by treating the audience as a class.

Model Class in Dictation, conducted by J. Clifford Kennedy, Salem, Mass.

Question Box, conducted by Mrs. Ida McLennan Cutler, Dubuque, Iowa.

Note: In past conventions, the Question Box has been exceedingly popular, entertaining and instructive. Teachers are requested to put in writing all their problems, and hand them to the teacher in charge of the Question Box.

Informal Reception, 8 p. m.: It has been suggested that it would be well to have an informal gathering on Monday evening, so that those in attendance may become acquainted with one another early in the convention.

TUESDAY, JULY 7TH.

"The Day's Work": Miss C. Maude Mettler, Marshalltown, Iowa.

Note: This will be an explanation of how Miss Mettler carries out her work. The subject is a very interesting one, and is expected to develop a great deal of discussion.

Discussion, opened by W. N. Watson, Lincoln, Neb., and Miss Hortense L. Allen, Decatur, Ill., and C. W. Kitt, Chicago, Ill.

One Hour of Theory: Seventh Lesson, Louise Ravens, Ottawa, Ill.

Eighth Lesson: Mrs. N. C. Remington, Woonsocket, R. I.

Ninth Lesson: Pearl A. Power, Chicago, Ill.

Tenth Lesson: R. H. Boyd, Madison, Wis.

Eleventh Lesson: Mrs. John M. Hill, Sedalia, Mo.

Twelfth Lesson: Mrs. Ina B. Allison, Davenport, Ia.

Comments and Suggestions: John Robert Gregg, Chicago.

Methods of Securing Positions for Students: A. S. Parish, Grand Rapids, Mich.

Discussion, opened by Ira Richardson, Minneapolis, Minn., and C. O. Bentley, Rock Island, Ill., and Charles B. Hall, Yonkers, N. Y.

Practical Blackboard Drill: Conducted under the direction of Mr. Gregg. This feature is expected to be of unusual interest and value to all in attendance. Points in execution of forms will be explained and illustrated.

Methods of Economizing Time and Effort in Correcting and Grading Students' Work in Shorthand and Typewriting: Miss Nellie C. Collins, Galesburg, Ill.

Discussion, opened by Rupert P. Sokelle, Chicago, and Mrs. Katherine Isbell, Terre Haute, Ind.

Model Class in Dictation: Conducted by Garrett R. Hall, Quincy, Ill.

Question Box: Conducted by Sidney L. Daily, Aurora, Ill.

WEDNESDAY, JULY 8TH.

Methods of Securing Results in Teaching Typewriting: W. H. Howard, Yonkers, N. Y.

Discussion, opened by Mrs. Ida McLennan Cutler and Mrs. G. W. Brown, Sioux City, Iowa.

The "Actual Practice Demonstration," or "Model Office": John M. Hill, Sedalia, Mo.

Discussion, opened by J. Clifford Kennedy, Salem, Mass., and Charles B. Hall, Yonkers, N. Y.

One Hour of Theory: Thirteenth Lesson: Miss Ella L. Jones, Minneapolis, Minn.

Fourteenth Lesson: Miss Margaret E. King, Bloomington, Ill.

Fifteenth Lesson: Mr. H. L. Lady, Des Moines, Iowa.

Sixteenth Lesson: Miss Emma A. Thornborrow, Jacksonville, Ill.

Seventeenth Lesson: Miss Ella M. Fischer, Rockford, Ill.

Eighteenth Lesson: Miss Gertrude Harvey, Galesburg, Ill.

Comments and Suggestions: John Robert Gregg, Chicago, Ill.

Model Class in Dictation: Conducted by Mrs. G. W. Brown, Sioux City, Ia.

Examination for Teachers' Certificates: Conducted by Mr. Gregg.

Note: It has been decided to hold the examination after the discussion of the lessons in the textbook and as early thereafter as possible, so that if possible the names of the successful candidates may be announced before the convention adjourns. As these certificates are now granted after personal examination only, this will afford teachers an excellent opportunity to secure these highly prized documents. To teachers desirous of securing positions, they are especially valuable.

Question Box, conducted by Miss Lucie B. Grills, Moline, Ill.

THURSDAY, JULY 9TH.

Shorthand in the High School: J. H. Bayes, Chandler, O. T.

Discussion, opened by Miss Jennie M. Patton, Peoria, Ill.

The Relationship Between Shorthand and Longhand: George S. McClure, Harrisburg, Pa.

Discussion, opened by Cyrus W. Field, Detroit, Mich.

The Practical Application of Card Systems in Keeping School Records and Follow-up Methods for Schools: Fred Macey, President of the Fred Macey Company, Grand Rapids, Mich.

Enthusiasm: A Positive Factor in the Class Room: J. B. Knudson, Peoria, Ill.

Discussion, opened by John R. Gregg and C. E. Bissin, Muskegon, Mich.

Speed Writing: For the double purpose of instruction and of bringing out some fast writers of the system. Conducted under the direction of a committee to be appointed at the meeting.

Typewriting Contest: The Underwood Typewriter Company offer the latest model Underwood Typewriter, stand, and operator's chair as a prize to the winner. Conducted under the direction of a committee to be appointed at the meeting.

Question Box, conducted by R. W. Gough, Stoughton, Wis.

FRIDAY, JULY 10.

The Teaching of the Auxiliary Branches: Spelling, Mrs. G. W. Brown, Sioux City, Iowa.

Punctuation, J. Clifford Kennedy, Salem, Mass.

English, Mrs. F. Eflinge-Raymond, Chicago, Ill.

Discussion, opened by Miss Harriet P. Guild, Sedalia, Mo., and J. H. Bayes, Chandler, O. T.

Methods of Giving Instruction by Mail: Pearl A. Power, Chicago.

Discussion, opened by Mrs. Morton McCormac, Chicago.

Model Dictation Class: Conducted by J. B. Knudson, Peoria, Ill.

Reports of Committees.

Election of officers.

Selection of next place of Meeting.

Question Box.

Conducted by C. A. Passell, Pontiac, Mich.

Adjournment.

### Program of the Boston Meeting of the Private Commercial School Managers' Association

The Association will remain in Session  
Four or Five Days

FIRST SESSION WILL BE HELD SATURDAY,  
JULY 11, 1903, AT THE BURDETTE COLLEGE, 604 WASHINGTON ST., BOSTON.

9 A. M. Enrollment of members.

9:30 A. M. Roll call and report of the Executive Committee.

10 A. M. President's Address.

10:30 A. M. Report of the Standing Committees:

(a) World's Fair Exhibit.

(b) Legislative, including second class postal privileges.

(c) Organization.

Report of the Secretary and Treasurer.

AFTERNOON SESSION.

2 P. M. Report of the Executive Committee arranging the recommendations of the President and standing committees for discussion.

Round Table Discussion.

The following subjects with others will be discussed and acted upon:

Qualifications for membership.

Advertising in its various phases.

Tuition Rates.

Equipment and records for private business school.

Teachers' qualifications, salaries, etc.

Qualifications for students' entrance.

Length of course of training.

Our relation to the Public Schools.

Typewriting machines.

The new department of Commerce and Labor.

School Room Office appliances and equipment.

Such additional subjects will be taken up as the members may from day to day suggest.

This will be a strictly business meeting for the members.

It will be of interest to every Private Business School in the United States to be represented.

This will be the most beneficial meeting ever held by the Private Business School in America.

All persons desiring to attend this meeting can get the benefit of the rates made for the National Teachers' Association and have the advantage of attending the National Business Educators' Association from July 7th to the 10th, inclusive.

A maximum of business, pleasure and profit at a minimum expense.





## Program for Department of Business Edu- cation.

National Educational Association,  
Boston.

### SESSIONS IN FIRST CHURCH.

J. H. Francis, Los Angeles, Cal., President.  
Templeton P. Twiggs, Detroit, Mich., Vice  
President.

C. E. Stevens, Cleveland, O., Secretary.

### TUESDAY MORNING, JULY 7TH.

President's Address, Commercial Educa-  
tion: Cultural or Vocational, Which? J. H.  
Francis, Principal of the Commercial High  
School, Los Angeles, Cal.

Commercial Education and College En-  
trance Requirements, W. A. Scott, director  
of the School of Commerce, University of  
Wisconsin, Madison, Wisconsin.  
Discussion.

The Disciplinary Value of Book-keeping  
as a Study, Enos Spencer, President Spen-  
cerian Commercial College, Louisville, Ky.  
History in Commercial Work, Its Prac-  
tical Value, Character and Place in the  
Course, C. A. Herrick, Director of Course in  
Commerce, Central High School, Philadel-  
phia, Pa.

### WEDNESDAY MORNING, JULY 8TH.

Commercial Geography, the New Science,  
Frank O. Carpenter, English High School,  
Boston, Mass.

Science in Commercial Work, Its Practical  
Value, Character and Place in the Course,  
F. M. Gilley, High School, Chelsea, Mass.  
Discussion.

Mathematics in Commercial Work, Its  
Practical Value, Character and Place in the  
Course, E. L. Thurston, Business High  
School, Washington, D. C.

The Disciplinary Value of Stenography  
and Typewriting as Studies, W. H. Wagner,  
Commercial High School, Los Angeles, Cal.  
Discussion.

### FRIDAY MORNING, JULY 10TH.

Round Table Conference.

Subject: Report of the Committee of Ten  
on "A Commercial Course for American  
High Schools," D. W. Springer, Chairman,  
Ann Arbor, Mich.

## The July Meeting of the N. E. H. S. G. C. H.

19 AVON ST., MELROSE HIGHLANDS,  
MASS., May 7, 1903.

MR. E. E. GAYLORD,  
BEVERLY, MASS.,  
MY DEAR MR. GAYLORD:

I am just in receipt of a letter from Mr.  
Edward K. Warren, Chairman of the Local  
Executive Committee of the N. E. A., say-  
ing that it is not the policy of that Associa-  
tion to print anything in the official pro-  
gram but the regular business of the Associa-  
tion. He therefore declines to notice our  
N. E. H. S. C. T. A. business meeting, to be  
held in the same week as the N. E. A., in  
the official program.

He further states that the official program  
is now in press and will be issued very soon,  
and that he will at once mail me a copy. I  
shall write him today asking him to send  
copy also to each of the officers of our Asso-  
ciation. I have asked them today immedi-  
ately upon receipt of said program to indi-  
cate to me the time and place they would  
prefer for our meeting, their preference  
being determined by considerations of the  
convenience and preference of the persons

who will attend our meeting. When a time  
and place of meeting have been agreed  
upon by the officers, proper notice will be  
issued to all members of the Association,  
and to all persons eligible to membership.

Mr. M. D. Fulton, Chairman of the Com-  
mittee on Constitution, advised me that  
his Committee is already at work, and  
would be very glad to receive suggestions  
in writing from anyone interested in the  
organization of our Association.

I quote the following from a letter recent-  
ly received from J. S. Love, Clerk of the  
Harvard Summer School:

"Yours of April 18th has been received,  
and I have referred the matter to Professor  
Shaler, who is Chairman of the Summer  
School Committee. He pronounces it im-  
possible to make arrangements this sum-  
mer for instruction in Commercial History  
and Commercial Geography; it seems now  
too late to secure teachers, and properly  
arrange for the courses. But we will con-  
sider it most carefully next autumn, and, if  
possible, arrange to offer instruction in the  
summer of 1904."

It seems to me that this holds out a pros-  
pect of an opportunity which should be em-  
braced by every public school commercial  
teacher; and I know no reason why our  
friends of the business colleges should not  
feel as deep an interest.

There are already courses in *Education*  
offered by the Harvard Summer School  
which should receive the attention of mem-  
bers of our Association, and I hope to have  
circulars with full particulars mailed to  
each member.

Very sincerely yours,  
H. G. GREENE,

President of the N. E. H. S. C. T. A.

### Program of

## The Zanerian Reunion.

JUNE 22-26, 1903.

### Monday.

9 a. m. How to Teach Drawing in a Nor-  
mal: S. L. Caldwell, Teacher of Penman-  
ship and Drawing, Nebraska State Normal  
School, Peru, Nebr.

9:45 a. m. Discussion.  
10 a. m. What Form and Movement is  
Best Suited to the Many: A. A. Kuhl, Prin-  
cipal Georgia Normal College, Abbeville,  
Ga.

10:45 a. m. Discussion.

### AFTERNOON.

1:30 p. m. Zanerian Reminiscences: H. C.  
Rowland, Proprietor Ohio Business Insti-  
tute, Columbus, Ohio.

2:30 p. m. Open Door Remarks.

### EVENING.

Olentangy Park, Zoological Garden and  
Theatre.

### Tuesday.

9 a. m. Presentation of Zanerian Gold  
Medal to pupil having made most improve-  
ment during year, beginning June 1, 1902,  
and ending June 1, 1903.

9:15 a. m. How Little Tots are Taught to  
Write: Miss Jeannette A. Krebs, Ashland,  
O.

10 a. m. Discussion.

10:15 a. m. How to Teach Drawing From  
the Blackboard: W. C. Faust, Supervisor  
Writing and Drawing Public Schools, Mt.  
Vernon, O.

11 a. m. Discussion.

### AFTERNOON.

Picnic, fishing, swimming, outing, etc., at  
Big Darby, on interurban line, twelve miles  
west of Columbus.

### EVENING.

8 p. m. How to Entertain an Audience  
with the Crayon, G. E. Weaver, Entertainer,  
Mt. Morris, Ill.

### Wednesday.

9 a. m.\* How to Teach Writing in the  
High School: H. G. Burtner, Reno School  
of Penmanship and Shorthand, Pittsburgh,  
Pa.

9:45 a. m. Discussion.  
10 a. m. Early Zanerian Pupils, Like the  
Early Bird, Have Gotten There: P. W.  
Frederick, Proprietor Mansfield Business  
College, Mansfield, O.

10:45 a. m. Free-For-All Reminiscent  
Anecdotes, etc.

### AFTERNOON.

1 p. m. Sketching Expedition, Out-Door  
Talks and Tumbles, or Theatre at Minerva  
Park.

### EVENING.

Banquet at one of leading hotels.

### Thursday.

9 a. m.\* Time in Teaching Writing: A. R.  
Whitmore, Proprietor, Scranton Business  
College, Scranton, Pa.

9:45 a. m. Discussion.

10. How to Start and Maintain a Business  
College: G. W. Thom, Owner and Builder,  
DuBois Business College, DuBois, Pa.

10:45. Discussion.

11 a. m. Model Lesson in Business Writ-  
ing: J. L. Hayward, Banks Business Col-  
lege, Philadelphia, Pa.

11:45 a. m. Discussion.

### AFTERNOON.

2 p. m. Zanerian Influences, Evil and  
Otherwise: W. H. Carrier, Proprietor An-  
derson Business College, Anderson, Ind.

3 p. m. Discussion.

3:45 p. m. Ups and Downs of the Illustra-  
tor: R. E. Hummel, Illustrator, Engraver,  
and all round artist, Chicago, Ill.

### EVENING.

Tour of City on "Electra," and Interurban  
Ride.

### Friday.

8:30 a. m. Zanerian Parliament, Debate:  
Resolved: That Vertical Writing is Better  
for Business than Slant Writing. Affirma-  
tive, W. H. Devine, Oregon; E. N. Lodge,  
Pennsylvania; D. L. M. Raker, Pennsylv-  
ania; and J. E. Turner, Canada. Negative,  
C. W. Fulton, Kentucky; H. A. Kenean,  
Kansas; Benn J. Ferguson, Ohio; W. H.  
Dunkes, Indiana.

### AFTERNOON.

1:30 p. m. Model Lesson in Business Writ-  
ing: J. E. Leanny, Troy, N. Y.

2:15 p. m. Discussion.

2:30 p. m. Value of Good Writing in a  
R. R. Office: W. B. Clark, Agent T. & O. C.  
Ry. Co., Kenton, O.

3 p. m. Discussion.

3:15 p. m. Remarks by Mr. Zaner.

4 p. m. Discussion.

### EVENING.

8 p. m. Chalk Talk: J. O. Wise, the Wit  
and Wonder of the Platform, Chicago, Ill.

\* Those marked \* with star subject to  
change



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COLUMBUS, OHIO, JUNE, 1903

SUBSCRIPTION PRICE, \$1.00 A YEAR. 10c. A COPY.

**Change of Address**—If you change your address be sure to notify us promptly (in advance, if possible) and be careful to give the old as well as the new one. We lose many papers each issue through negligence on the part of subscribers.

## Rates to Agents and Club Raisers

Sent upon application. Whether you are in a position to send a few or many subscriptions, let us know, so that we can favor you with our lowest possible terms and a few sample copies.

Considering the fact that we issue no partial or cheap editions; that our journal is high-grade in every particular; that the color feature of the cover alone costs hundreds of dollars; that "lessons that teach" are a distinctive feature of our magazine; that the art presented is the best ever given in a journal of this nature; and that the department of business education is upon a more comprehensive and truly representative plan than ever before attempted; you will readily see that the *BUSINESS EDUCATOR* is not only the best but the *cheapest*, because the best is always the cheapest.

## The Best Advertising Medium of Its Class

THE *BUSINESS EDUCATOR* being the most popular and widely read journal of its kind, it follows that it is also the best advertising medium.

It reaches practically all persons interested in commercial education and in penmanship, in both this country and in Canada. It covers the commercial school field completely, going as it does to the heads of Commercial Colleges, Commercial High Schools, Commercial Departments in Parochial Schools, Colleges, etc., as well as to a large number of office workers, public school teachers, home students, etc. Then it is preserved as but few journals are, many subscribers having it bound in leather. Our rates for space are extremely low—lower than those of any other high class journal published. Wide-awake advertisers will find our columns money makers. Write at once for rates.

## Vacation

The next number of THE *BUSINESS EDUCATOR* will be published about August 25th, as we issue no July or August numbers. This is vacation time, and we shall utilize it as best we can to prepare for next year's campaign. We hope that you will do the same and be with us from September on, as we expect to be with you.

**\$25,000.00**

From "The Sunday Oregonian" Portland, Oregon, April 5, 1903, we learn that the late H. W. Corbett, of that place, left an estate of nearly a quarter of a million, and among the bequests for charity, education, etc., we find the following, which is of interest to teachers of penmanship and bookkeeping:

"To the Portland Academy, located at Portland, Oregon, the sum of twenty-five thousand dollars, (\$25,000), to be held by

said Portland Academy as an irreducible endowment fund, the principal to be and remain a perpetual endowment, to said Portland Academy, devoted to the support of a professor of penmanship and bookkeeping, to the end that penmanship might not become a lost art absolutely."

Mr. Corbett, banker, millionaire, manufacturer, and public spirited benefactor, was the moulding feature in the destiny of the city of Portland. For sixty years he studied the needs in the business interests of the country, and his conclusions were that there was neglect and indifference on the part of public educators in general, as regards the important subject of penmanship. The result is the endowment of a chair of penmanship and bookkeeping as above recorded.

This bequest is something out of the ordinary, as commercial teachers and penmen have not been as a rule favored with contributions of this character. Since commercial education has forged to the front, and is still forging further, we presume that donations of this character will be more frequent, and eventually they will perhaps equal or exceed the amounts given for other branches of an education.

One thing peculiar with the bequest is "that penmanship might not become a lost art absolutely." It seems to us that if penmanship is to become a lost art, donations will be unable to keep it alive. But present indications point that it will be a long while before it is lost.

## Who Wrote the Capitals?

In the May number of THE *BUSINESS EDUCATOR* we printed a set of capitals written by twenty-six different penmen, offering a copy of "Zanerian Script Alphabets," price \$2.50, for "the best identification of the letters."

It gives us pleasure to announce that Mr. Fred S. Heath, of Concord, N. H., was the lucky winner, as he guessed all correctly but two. Messrs. J. M. Holmes, of Bradford, Pa., and J. B. Crawford, of Des Moines, Ia., were next, as each guessed all but five. There were a good many guesses sent in, some missing the mark so far as to guess but one correctly.

The list was as follows:

A—A. R. Burnette; B—C. C. Lister; C—C. W. Ransom; D—F. B. Courtney; E—W. C. Henning; F—C. P. Zaner; G—C. E. Doner; H—G. E. Spohn; I—L. Madarasz; J—H. O. Keesling; K—E. C. Mills; L—Fred Bushey; M—J. H. Smith; N—Sam Evans; O—F. W. Tamblin; P—A. D. Taylor; Q—H. P. Behrensmeider; R—A. P. Root; S—S. M. Blue; T—F. O. Gardiner; U—J. E. Bowman; V—C. C. Canan; W—H. A. Howard; X—J. E. Leamy; Y—F. S. Heath; Z—E. W. Bloser.

## The Ohio Association

The meeting of the Ohio Commercial and Special Teacher's Association, which meets at Put-in-Bay on the last Monday and Tuesday of

June, and is held in connection with the State Teachers' Association, promises to be a most interesting and enjoyable one. All who can do so should be on hand. We have no program to present at this time, because none will be published. Such a program, however, will be presented, and will be largely in the form of symposiums of opinions relative to penmanship, shorthand and business education, from men eminent in their lines. As we understand it, the intent is to have many speakers express themselves in few words. We hope to see you there. Be on hand. The place is a delightful one for a midsummer gathering, and it ought to be by far the largest we have ever held.



Messrs. Isaac Pitman & Sons, 31 Union Square recently received from the Merchants & Bankers' School, 59th Street and Madison Ave., New York City, an order for 1,000 copies of the Isaac Pitman complete "Shorthand Instructor," 500 copies of the "Van Sant System of Touch Typewriting," and a complete set of books in the Isaac Pitman System for the library of that school.

Mr. G. M. Langum, proprietor of the Metropolitan Commercial College, Minneapolis, Minn., has closed a contract with Mr. M. A. Albion, of Portland, Oregon, to take charge of his penmanship work, and with a court reporter to take charge of his shorthand work.

Mr. Albion is a young man of exceptional ability in the penmanship line, and if we mistake not will come near doing for Minneapolis what Pabst did for Milwaukee.

Mr. O. T. Johnston, of Fergus Falls, Minn., will handle the penmanship in the Capital City Commercial College, Des Moines, Ia., this summer, during the absence of Miss Champion, who is attending the Zanerian.

Geo. A. Golder has disposed of his interest in the Globe Business College, St. Paul, Minn., and purchased a half interest in the Metropolitan Commercial College, Minneapolis, Minn.

The Meyersdale Republican, Pa., Thursday, April 16th, contained a column and a half concerning the Meyersdale Business College and its Principal Mr. W. J. McCarty, formerly of Scio, O. It speaks in the very highest terms of Mr. McCarty and his work there, and says nothing which his modesty, energy and ability does not fully justify.

Mr. J. D. Brunner, president of the Marion, Ind., Business College, and Chas. Cring who is associated with him, have purchased the location of a new building including a dormitory, etc. This predicts the proper spirit and enterprise of the day, and we wish the gentlemen success.

The Philadelphia, Pa., Business College, Messrs. Leming, Wiltman and Dutton proprietors, recently purchased the College of Commerce of that city and consolidated it with their own under the new name of the Philadelphia Business College and College of Commerce. Mr. T. C. Stewart the business manager of the College of Commerce has been employed by the new institution as well as the following members of the faculty: H. N. Good, Mary E. Phillips, Victoria Haws, M. I. Shoop and Anna Kelly.

This new school is "cutting quite a swath" for one of its years and evidences in small and great things a push and ability. We wish the same success it merits.

The American Business College, Allentown, Pa., O. C. Dorney, proprietor, recently moved into the fine new Y. N. C. A. building, the fourth floor of which was planned



by Mr. Dorney to suit his special business. He therefore has at the present time one of the best equipped schools of the kind to be found.

One of the latest moves by Mr. W. B. Elliott, principal of the Elliott Commercial Schools of W. Va., was to purchase and equip a restaurant in Wheeling, which is conducted in the interests of their pupils of that city. Pupils get their board at actual cost, while the general public pays the usual prices. The profits from the public are used to lower the cost of the pupils living. This is but another evidence of Mr. Elliott's enterprise and forethought in the interest of his pupils.

On June 1st, 1903, the Northwestern Business College, a half century old, of Madison, Wis., passes under new management. Mr. R. G. Deming retiring, Messrs. K. H. Boyd, G. E. Spohn and L. D. Atkinson have assumed charge of the institution, with splendid outlook for renewed prosperity, infusing as they do new fire into the well known institution.

The Nashville, Tenn., American, Sunday, May 3, 1903, devoted nearly a column to Professor Draughon, of Draughon's Practical Business Colleges of that city and to his methods of advertising, telling how he started fifteen years ago with \$60.00, and recently capitalized his stock company with \$365,000. The write up is a complimentary one, and should prove to be good advertising as well.

From the Terre Haute, Ind., Daily Tribune, Saturday, April 25, we learn that Miss Verma Nida, of that city, who graduated a few years ago from Brown's Business College, and later was employed in the office of the Remington Typewriter Agency, recently wrote 26,722 words in six hours, reading her own copy from closely written manuscript.

Miss Mary E. Pretty, an amanuensis in the Patent office at Washington, recently wrote 20,400 words in the same time and from the same kind of manuscript. It was claimed that Miss Pretty was the most rapid typewriter operator in the world. If such is the case, Miss Nida is now in the lead.

New commercial departments are to be established in the high schools of Newton, Mass., and Concord, N. H., in September. Both places pay good salaries.

H. F. Bliss, of Saginaw, Mich., is making a trip through the Northwest and along the Pacific Coast, in the interests of the Bliss System of Actual Business, and he is meeting with success.

Miss Carrie T. Mills, a graduate of the Commercial Course of the West, Des Moines High School, has been elected an assistant in her *alma mater*, at a salary of \$645. Mr. C. D. Slinter the efficient director of the commercial work in this school, has been re-elected.

A. S. Hutcheson and T. R. Hutcheson, formerly of the Marinette Business College, Marinette, Wis., have withdrawn from the school, selling their interest to O. W. Dickerson, who has had charge of the short-hand work. Mr. Dickerson has formed a partnership with A. H. Burke, of Council Bluffs, Iowa, and the new business college, which will attend to the interests of commercial education in the vicinity of Marinette, with thoroughness.

Mr. J. L. Williams, who is in charge of the Ayres Business College, San Francisco, and who is the Pacific coast representative for Powers & Lynde publications, writes that he has succeeded in placing these publications in about thirty schools during the past few months. We congratulate Mr. Williams on his employers. There are no more frank and genial publishers than the well-known Chicago firm, and Mr. Williams is doing his part in the Western hustle, cordiality, and hospitality.

The high school in Menominee, Mich., will have a new commercial department next September.

The Rhode Island Commercial School, under the direction of Mr. A. S. Heaney, has grown rapidly, and will occupy increased floor space next year. R. A. Spellman, the efficient commercial teacher in this school, will retire from the school work this year, and prepare to enjoy life on his pleasant farm, near Columbia, Tennessee.

Commercial departments among the high schools of the land seem to be increasing in number remarkably fast, and a corresponding demand for the best commercial teachers is noticeable. We are continually asked to recommend teachers for this kind of work, while, as a natural result, the demand for higher grade teachers in private commercial schools is also increasing.

W. W. Knisley, who has had charge of the Houghton, (Mich.) High School Commercial Department, has been engaged to take charge of the new commercial department that has been established in connection with Grinnell Academy, Iowa College, at Grinnell, Iowa. E. E. Ferris, formerly Knisley's assistant at Houghton, will take his place.

The Creston (Iowa) High School is to have a commercial department opened next September, and the special teachers of music and writing have been discontinued. This lets out our old friend, A. E. Parsons, we have ever become acquainted. "Regretfully," because he is one of the most effective public school teachers of writing with whom we have ever become acquainted. The city that gets his services is to be congratulated. His common sense, ready wit, quaint humor, sympathetic disposition, love for and faith in his work, and above all his earnest, unselfish zeal in the cause of good writing have endeared him to thousands of people in Iowa and Nebraska, where for many years he has been a popular instruction writer.

C. B. Bowerman, formerly in charge of the commercial department of the Muskegon, Mich., high school, and now teaching shorthand in the East High School, Cleveland, will be one of the representatives of the Smith Premier Typewriter Company at the convention of the N. E. A. in Boston, July 6-10.

On the first of June W. P. Charles, of the Charles Commercial School, Brooklyn, N. Y., went to the West Indies on an extended business and pleasure trip. Mr. Charles may illustrate in these ancient islands the principal of business education, which is supposed to be so characteristic of Uncle Sam's children nowadays; at any rate, he will leave some of these people in possession of good ideas of all that commercial education is. Not a few of them, however, know the value of a business training, because Mr. Charles has had a number of students in his school, whose home is in these islands.

There are about forty unregistered commercial schools in the state of New York; in all, 43 schools last year took the business examinations of the Board of Regents, either in whole or in part.

The program of the Iowa Commercial Teachers' Convention held at the Capital City and Highland Park Commercial Colleges, May 15 and 16, is one of the neatest documents of the kind recently issued. A liberal amount of advertising space has been exempted and a program of profitable papers and discussions has been prepared. We congratulate President A. F. Harvey on the work of Committee B. F. Will that is the nucleus of the Commercial Book Co., who we assume, has had in hand the preparation of the booklet.

The Cedar Rapids Business College, Cedar Rapids, Iowa, is prospering. President A. N. Palmer recently bought a lot in the best part of the city, paying \$12,000 for it, on which he will erect a building 140 feet deep by 70 feet wide.

Those who heard Lewis Nixon at the E. C. T. A. banquet would have enjoyed seeing, the following Friday, the great ship, Minnesota, which plays the ship can't row away Conn. the Thursday following the banquet. Presidents Nixon and James J. Hill, for whose great Northern Railway oriental contention the vessel was built, were both present at the launching. We saw the monster craft the day after its launching, and it certainly made the ordinary steamer look like a plaything. She can tow away 25,000 tons dead weight and carry nearly 2,700 passengers. As a transport, she could carry ten regiments of men, 100,000 lbs. of stores, and 100,000 lbs. of mail. The Dakota, her sister ship, is still on the ways. The two vessels are reported to cost \$5,000,000. They are the largest in the world.

Mr. I. A. Zeigler has purchased the Hazleton Business College, Hazleton, Pa., and expects to push it into the front ranks among practical schools. Mr. Zeigler is a man possessed of a good education, both literary and practical, as well as an abundance of push. We wish him success in his new field of labor.

J. D. Alexander, principal of the Fremont, O., Business College, says that they are "still on the ground floor in the college work, although located on the third floor of a large business block."

D. W. Hoff, supervisor of penmanship in Lawrence, Mass., recently captured the prize which was awarded for an official emblem to be used by the semi-centennial of that city. Mr. Hoff is one of the most versatile, capable, intelligent men of our profession, and no doubt deserved all he received. Congratulations, brother.

The Camden, N. J., Commercial College, recently incorporated with a capital stock of \$25,000. The incorporators are George O. Swartz, who has been connected with that institution, Mr. L. E. Stacy, of Kingston, N. J., and J. F. Strobel of Philadelphia. Success to the institute, under the new management.

F. F. Healey has bought his partner's interest in the Williamsport, Pa., Business College, and has completed himself by acquiring a better half. Congratulations!!!

We learn on the authority of J. E. Neahr, General Manager of the Underwood Typewriter Company, that J. Clifford Kennedy, Concord, N. H., a well known shorthand teacher, will give up his present position at the end of this school year, and that he will take charge of the Underwood Company's school branch office in Concord. The contract are to be congratulated. Mr. Kennedy obtains an excellent position, for which he is singularly well qualified.

Dr. Charles Bullock, professor of Economics in Williams' College, and author of a widely used school text-book on this subject, has been named as professor of Economics in Harvard University.

Commercial work in the public high schools has come with a rush, and commercial teachers in the private schools are falling over themselves to get in on the ground floor. If they have the necessary qualifications, we recommend the field as a good one,—but in most schools, the Emersonian Law of Compensation is still working full time.

New commercial departments are being organized in the following high schools: Concord, N. H.; Denver, Col.; Syracuse, N. Y.; Decatur, Ill.; East Chicago, Ind.; Seattle, Wash.; Williamsburg, Ky.; Walla Walla, Wash.; Lincoln, N. D.; Escanaba, Mich.; Creston, Iowa; Menominee, Mich.; Newton, Mass.; Westerly, R. I. Get there, teachers and book agents.

Commercial Geography is the popular subject now. Scores of schools are preparing to teach it next year. The Sadler-Rowe Co., of Chicago, Ill., has published the new one, and Charles Scribner's Sons, have publications on this subject; and Ginn & Co., Macmillan's, and others, will soon be making announcements.

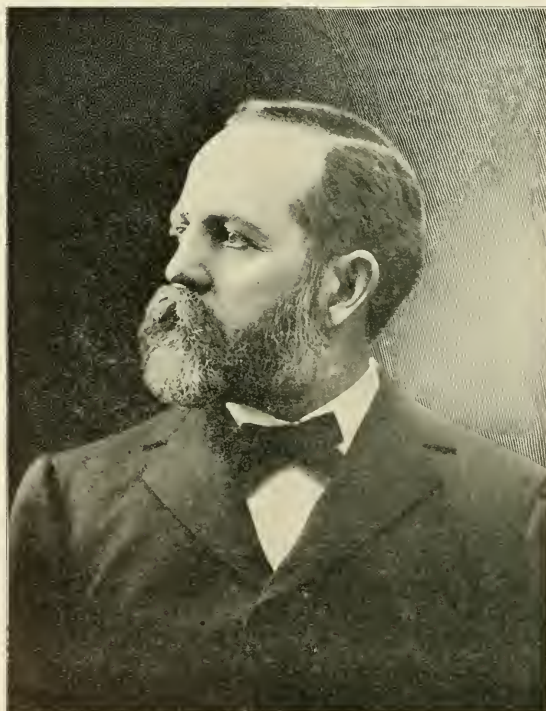
President J. W. Warr, of the National Federation of Commercial Teachers, is a better known politician in politics than in business. He is among the reformers. On the evening of Easter Sunday he delivered an address in the Unitarian church, Noline, Ill., on "An Easter of Good Citizenship." His audience was with him, and his remarks were received with enthusiasm. The Federation should be proud of such a representative. It was remembered that Mr. Warr was the candidate on the Citizens' Ticket last year for mayor of Noline.

We note that Mr. H. E. Wymer was the instructor in arithmetic at the Park County Teachers' Institute, held in Livingston, Mont., April 29-31.

At a recent celebration in Utica, N. Y., of the eighty fourth anniversary of the institution of the Order of Elders, the following address was delivered by T. J. Risinger, of that city, sang a solo which elicited the compliments of the local press. We have had a number of such addresses from Risinger in his father's hospitable home.

(Continued on Page 41.)




**Mr. S. B. Fahnestock**


Whose handsome portrait and penmanship appear herewith, is a native of Ohio, and just turning the half century mark in fine health, and without the need of glasses even in doing fine pen work. Twenty years ago he was an active force in public school educational work in Ohio.

In 1888 he engaged in commercial teaching, at which time he also became a student of Mr. Zaner. As a commercial educator and penman, he is one of America's most substantial.

For fourteen years he has been at the head of the commercial department of McPherson, Kansas, College, which has an annual enrollment of 400, and is recognized by the State Board of Education. He is also secretary and treasurer of the college, and vice-president of the Board of Directors.

He has been honored with the presidency of the Kansas State Penmanship Association, and the Kansas State Commercial Teachers' Federation. He is also active in city politics, being a third term councilman, and chairman of the finance committee of the city of McPherson.

As Sunday-School superintendent and worker, his influence is not alone educational, professional and political, but moral and religious as well.

He has been a subscriber of *THE BUSINESS EDUCATOR* from its first evolution, and recently sent \$5.00 for renewal for five years, and said, "I know of no paper equal to *THE BUSINESS EDUCATOR* for the penman and commercial teacher."

Mr. Fahnestock is a genial, sturdy, gentleman, with a life-companion as faithful, even tempered, pious and cultured as he.

Mr. Fahnestock happily possesses the combined qualities of conservatism and progression, qualities which cause him first to thoroughly prepare and then to enthusiastically push.

**WANTED**

At Commercial Teacher to handle Commercial Arithmetic, Rapid Calculation, Penmanship, Commercial Law, Book-keeping. Would prefer one who has had some experience soliciting. Address,  
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*Specimen of easy business writing*

*W. B. Williams*

*B. B. Rambler*

BY S. M. BLUE, BROKEN BOW NEB., BUSINESS COLLEGE.

### News Items

(Continued from Page 39.)

and we know that those who heard her enjoyed a treat. Not only has Mr. Kisinger a good school, but he is blessed with an interesting family.

Mr. Joseph Nelson, president of the Salt Lake Business College, discontinues his school work with the close of this school year, and will hereafter act as cashier of the Utah National Bank. His many friends will gladly congratulate him. We understand that the Salt Lake Business College will be consolidated with the Latter Day Saints' Business College, which will make an institution powerful among the commercial schools of the far West.

R. J. Maclean, of Goldey College, Wilmington, Del., is a business man as well as business manager. He belongs to the Wilmington Board of Trade, and has recently been made one of the Membership Committee. Those who heard the modest manager of Goldey College at the Brooklyn convention will understand that there is likely to be something doing in the vicinity of the Wilmington Board of Trade. Mr. Maclean is not one of the sleepy kind of pedagogues.

E. H. Fisher and his brother, N. C. Fisher, who have been teaching in Burdett College, Boston, for several years, will discontinue their work in this institution in June, and will open a school of their own in Boston, in September. These young men are excellent teachers who have the highest esteem of all who know them, and their record in the large and popular school where they have been employed is an enviable one. We wish them the unlimited success that they certainly deserve.

C. E. Doner, the well-known and popular penman, will leave his present position the first of July, and will instruct in penmanship at the Ann Arbor Summer School for teachers. In September he will take up the work of his new position as special teacher of penmanship in the Beverly (Mass.) High School and supervisor of penmanship in the Beverly grammar schools. Mr. Doner has obtained a very desirable place, for which he is well qualified, and great things are expected of him.

After the failure of the Grand River College, Gallatin, Mo., last November, Benjamin K. Spreyer, who had been in charge of the commercial department of the school, opened the Gallatin Commercial College, which has been doing an excellent business. We wish Mr. Spreyer continued success in his independent work.

C. E. Sisson, who has had charge of the commercial department of the Warren (Pa.) High School during the past year, will take control of a new department for commercial teachers to be opened in September in the California, (Pa.) State Normal School.

This is the first instance of which we have heard, where a state normal school has seen fit to recognize the crying need of commercial teachers who have had a sound professional training for teaching. We congratulate the enterprising president of this aggressive school, not only on his foresight in establishing this department, but also on his wisdom in making so excellent a choice of teachers, for we have had a chance to inspect Mr. Sisson's superior work with high school pupils.

### TO THE STUDENT:

How far will \$100 carry you in a course of plain and ornamental penmanship? The best possible use of such a sum is to purchase Artistic Alphabets. It pays the student to model his work after the best forms that can be obtained.

### TO THE TEACHER:

The penman needs enthusiasm, and he needs it five days of nearly every week. There is nothing to stimulate this enthusiasm better than a copy of Artistic Alphabets. It is an invaluable book to the progressive and ambitious penman. The price is \$1.

C. C. CANAN, 173 Congress Street, Bradford, Pa.

**YOU OUGHT TO HAVE IT.** The secret of rapid addition, subtraction, multiplication, fractions and square root. A marvelous work only like LIGHTNING CALCULATOR. Dept. H, Everett Station, Boston, Mass.

**WANTED**  
**TEACHERS** **\$**  
**AND**  
**\$ MANAGERS**

Managers of our branch schools usually make from \$100.00 to \$200.00 per month salary and commission. We, perhaps, pay better salaries after teachers prove ability than any other college pays. We want teachers and managers who can take enough stock to guarantee personal interest. Have recently organized Stock Company, Capital Stock \$100,000.00. Dividends guaranteed by a bank. Have eight colleges established and expect to open more. A 48 page booklet entitled "A Little Talk about a Big Success" will be sent free to any one of our competitors NOT EXCITED. It tells all about our plans for enlarging our company. What our profits have been for the past few years and many of the ups and downs of the founder of Draughton's Colleges since the first one was established fifteen years ago on wheels. Quite an interesting and instructive little story of self, humor and sentiment. Send for it. Address,

**... DRAUGHTON'S ...**  
**Practical Business College Co.,**  
**NASHVILLE, TENN.**



**WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A First-Class Book-Keeper**

**OF YOU AT YOUR OWN HOME** in six weeks for \$3 or RETURN MONEY. Fair enough? I find POSITIONS, too, everywhere. Have placed THOUSANDS. Perhaps can place YOU, too. 6,242 testimonials received from pupils. **NOTE THIS AND WRITE:** J. H. GODWIN, Expert Accountant, Room 976, 1245 Broadway, NEW YORK, N. Y.



If you are practicing writing, list and miss, without making such improvement, you should join

**Mills' Correspondence School of Penmanship.** Our students practice in a systematic way and make every stroke count for the most. Send stamp for information. E. C. MILLS, 195 Grand Ave., Rochester, N. Y.

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*Penmanship*

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|-------------------------------------------------------|--------|
| One dozen colored cards, white ink, any name, for but | 25c    |
| One dozen white cards, plain or ornamental style      | 20c    |
| Letter, showing style of business writing             | 15c    |
| Twelve lessons in business writing                    | \$5.00 |

Work will please you. Order and be convinced. Winner of first premium, Oregon State Fair, 1902. No free specimens; send 10 cents for samples.

*E. C. Mills*  
**ARLINGTON, OREGON.**

# Modernized ROUNDHAND

BY M. A. ALBIN.—LESSON NO. 2.

To the student of roundhand we present, for study and consideration this month, the style that is peculiar to the author. It may not be perfection in itself, but it possesses the qualities upon which we can successfully build the finished product.

The work takes on a modern air by using modern capital letters. And here I wish the student-pennman to pause and give a thought—mix ink with brains. If you have ever noticed the application of modern capitals to heavy script you have also noticed the apparent weakness of the capital when the work was completed. The capital was large enough, but it looked weak. In the execution of the free arm form the movement produced the delicate hair line that did not harmonize with the heavy line produced in the remainder of the letter by a different movement. Then you will have noticed also the tendency to apply the more flourished form instead of the plainer style. Will you notice the harmonizing effect of the capital letters used with the roundhand? Notice their proportion and relative size when compared with the small letters. Capitals are but one space higher than the small letters. They are free from flourish and possess strength: What lends the strength? You say. Notice that the capital *a* gets its strong appearance from the second downward stroke. It is shaded, the shade being carried low—a roundhand shade—just as you would make the small letter *t*. The first part of the letter was made with the regular writing movement used in executing off-hand capitals, but the pen was raised at the top of the upward stroke, and the remainder made just as the roundhand *t*. Had this letter been finished with the hairline stroke it would have appeared weak and out of place, just as this would appear too substantial with a running hand style of writing.

Now notice the capital *B*. This was made entirely freehand, beginning with the dot on the base line and making the compound upward stroke a light line and putting the shades on the downward stroke just as you would for ornamental writing. But when completed it looked weak. Lacked backbone. So I deliberately put the pen on the paper, and as you make all shaded downward strokes, I made it the substantial letter you see. The letter *c* needs no modifying. Both downward strokes should be shaded. The other style of the *c* does not adapt itself to roundhand. Thus all through, you will find some characteristic that will be easily improved when you realize what the capitals lack. And very soon, if you are thinking, you can discriminate pick out the style of letter from modern capitals and adapt it to roundhand purposes. Keep in mind the idea of strength and proportion, instead of delicacy and extravagance of form.

Now notice the small writing. See how round are the turns; how open all letters; how regular the spacing, and how uniform the slant. By all means notice the finish of the *m* or *n* and similar letters. End your word just as carefully as if the letter *i* followed. Do not finish the last stroke with a compound curve, nor run it higher than the small letter, nor make it on a greater slant than your regular connective strokes.

Now that you have studied these words and my style, get your pen and ink and go after it. If you have never done any of this kind of writing hunt up some of your back numbers and find some instructions from Kibbe or Howe. They can tell you how to execute it better than I can, for I learned much from them. Then when you have learned how to secure results, imitate the style given in this lesson. Try the words. Use prepared India ink. Zanerian or Hig-

gins Waterproof. A good flexible pen. The original was much larger than the engraving. It has been reduced nearly one-half. The small letters were made between two blue lines on ordinary practice paper, three-eighths of an inch apart. Try it this size. When you get a word that snits you as to roundness and openness, reverse the paper and look at it upside down. See if your turns at the bottom of the *u*'s, etc., look like *u*'s. They should. Try it again. Then try a word or two, using each letter in the alphabet as a capital, finding the style of capital and its modification best suited to roundhand. Do not make lower case letters smaller than three-eighths of an inch. Keep capitals plain and strong, and from one to one and a half times the height of small letters.

I wish to emphasize once again the necessity of keeping all work large, round and open. The heading for the lesson this month was developed from such work. Next month I will tell you how.

If you lack enthusiasm, re-read my introductory article last month. Write me enclosing some of your best work, also stamps for reply, and I will criticize your work and offer suggestions that may help you climb more rapidly.

Now hustle and be ready for next month.

## CARDS! CARDS! CARDS! Are you in need of any Cards?

Fancy written Cards, 2 doz. for 25c. 3 doz. for 35c. Colored Cards, 7 colors, white ink, 2 doz. 25c. Tinted Cards, black ink, 2 doz. for 25c. Printed Bird and Scroll Cards, 9 designs, 12 for 35c. Flourished Bird, Swan or Eagle, 1 for 15c. 2 for 25c. 100 Cards printed in Shaded Old English type, 60c. Specimen of Card Writing, 10c. Ornamental Capitals, 10c.

### PENMEN'S SUPPLIES

| HAND-CUT CARDS                            | PER 1,000                      | PER 3,000  | PER 5,000 |
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| 3 Ply. Colored or Tinted Bristol,         | 35c                            | 2 40       | 3 75      |
| Printed Bird and Scroll Cards, 9 designs, | \$3.00                         | per 1,000. |           |
| 100 good Envelopes, 15c.                  | 250 sheets of Writing Paper,   |            |           |
| 50c. Gillott's Pens, No. 1, 2 doz., 30c.  | No. 684 2 doz., 25c.           |            |           |
| 1 bottle of White Ink 15c.                | One tube of Chinese White 25c. |            |           |

Agents wanted, send 25c. for Agents' Sample Book. All orders promptly filled. Send for samples.

W. McBEE, 19 Snyder St., Allegheny, Pa.

# Argentine Balmoral Champion Graduates





The Lord's Prayer beautifully illuminated in the highest style and skill of the engravers and illuminators art is at hand from the pen and the brush of Mr. S. D. Hoyt, of Philadelphia. We do not know the price, but it is well worth a frame and whatever it costs in the home or in the engraving office.

Mr. S. McVeigh, North Adams, Mass., proprietor of the Bliss Business College, favored us with a number of specimens of business writing from the students under his instruction, indicating first class instruction, of a very practical nature, the writing being easy, rapid, systematic and uniform.

Mr. N. W. Cassmore, penman and commercial teacher in the Richmond, Ind., Business College, swings a pen of more than usual grace and practicability, being quite an expert in the ornamental line, and a believer in simplicity for business.

Mr. J. M. Gardner, the card writer, recently of Milwaukee, Wis., inclosed some specimens of his every-day card writing which show that he does work above the average of those engaged in such work.

Mr. A. W. Holmes, of the Salem, Mass., Commercial College, favored us with quite a large batch of specimens of business writing including figures, from the students under his instruction in that institution.

Mr. Holmes is one of our foremost teachers of practical writing, and the work that he secures is business-like in every particular. An important feature of his instruction is the drill that he gives his pupils upon figures, many becoming wonderfully expert in this line.

In the batch of specimens just received, we note the unusual excellence of the figures made by A. H. Patton, Anna Crowley, Ethel S. Dyer, Laura G. Dodge, S. S. Ives, Annie V. Carlin and E. G. Schollar. The last named person slants his figures backward at an angle of about twenty degrees to the left of a vertical.

Miss Julia Bender, teacher of penmanship in the Seminary School of Business, Buckingham, W. Va., sends specimens of students' work in the way of business writing which indicate that Miss Bender is a success as a teacher of penmanship, and that the pupils are getting along with more than ordinary progress, as the work indicates a splendid movement.

Some daintily written cards have been received from J. M. Holmes, Bradford, Pa. Mr. Holmes is one of the best penmen in the United States who is engaged in public school work.

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W. A. BODE,

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## A Correction

WASHINGTON, D. C., May 10, 1903.

MESSRS. ZANER & BLOSER,  
COLUMBUS, OHIO.

GENTLEMEN:—The address delivered before the National Shortland Teachers Association at Milwaukee, December 30, 1902, by Mr. Fred Irland, Official Reporter, House of Representatives, Washington, D. C., and published in the March number of THE BUSINESS EDUCATOR has, on page fifteen of that issue, under the caption "One of Mr. Irland's own experiences," several misstatements which I beg the privilege of correcting.

Mr. Irland, in speaking of the arbitration between the United States and one of the South American Republics, says:

"The writing of the decision and the opinion \* \* \* did not begin until forty-eight hours before the time limit expired \* \* \* The Stenographer who took the dictation "and his capable typewriter assistant remained on the scene day and night \* \* \* . "The copy of the opinion was turned over "to the engrossing clerks of the State Department \* \* \* . When they found that "eight copies must be made, signed and "sealed before twelve o'clock the next day, "they reported that it would be utterly impossible to accomplish this task."

And now for the facts in the case.

The decision was written in long hand by Sir Henry Strong, Lord Chief Justice of Canada. This does away with the "faithful stenographer and his capable typewriter assistant."

There were only two engrossed copies of the decision required, the copy for which (in Sir Henry Strong's hand writing) was given to the engrossing clerk of the Department of State at 10 o'clock p. m., May 7, 1902, (the Protocol under which the arbitration was held expiring May 10, 1902) and at 10 o'clock p. m., May 8, 1902, the engrossed copies were handed by him to the American Arbitrator, the Hon. Don M. Dickinson, at the Arlington Hotel, where they were signed the next day, May 9, 1902.

The above statement of facts makes it unnecessary to discuss the alleged "grand stand finish" made by the stenographer with the assistance of the Government Printing Office.

Very respectfully,

E. B. RUSS,

Engrossing Clerk, Department of State.

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**The Best.**

A book of new engravings, containing the very best copies in all the useful studies of penmanship. Simplified Penmanship is illustrated by C. F. Zaner; Burne's Penmanship by H. W. Rickinger and E. C. Mills; Engraver's Script by Charlton V. Howe; Flourishing by W. E. Jenkins. Ornamental Penmanship by the leaders in this line. The author is represented in nearly all branches of penmanship.

Artistic Alphabets is a book of marvellous penmanship, a book that will not be put aside after an examination, but which merits the study and attention of all who are the least interested in writing. Every page represents the greatest possible value to the purchaser. It is a book of 32 pages, 9x11 inches, plate paper, printed in brown ink, nicely bound, and the price is \$1.00. You will make no mistake by taking a penmanship course under the instruction of this book. The copies are the most helpful and inspiring that could be procured.



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when the teachers' course in the Madarasz Method of writing is being explained. Every important point in the subject is covered, every difficulty smoothed away. If you can't acquire a good business style of handwriting or know how to teach it successfully after taking the Madarasz Method, you are in the wrong business. I've had no failures. It would take pages to mention names of the successes. Better write to me and learn more about it. Enclose stamp to

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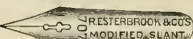
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**GINN & COMPANY, Publishers**

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"Can I Learn Shorthand?" is the title of a sixteen page pamphlet, written by C. E. Howard, manager of the San Francisco, Calif., Business College, and published by the Gregg Publishing Co., Chicago, and is one of the strongest things we have yet seen written in the interests of Gregg Shorthand. The same is yours for the asking.

"Letter Writing," is the title of a twenty page, blue-backed circular advertising a text book by that name, issued by the Practical Text Book Co., Cleveland, O. Like all the literature issued by this company, it is convincing and modern.

"Who We Are," is a neat little folder acquainting the public with the proprietor and teachers of the Vancouver, B. C., Business College.

G. E. Weaver, the chalk talk lecturer of Mt. Morris, Ill., issues some very attractive advertising from time to time, the latest being a red card printed in gold with a half-tone portrait of himself printed in brown, mounted thereon.

Charles Commercial School, Brooklyn, N. Y., issues an attractive booklet of sixteen pages in the interests of that institution. The same is covered with a bright orange, printed in purple, while the inside is printed in brown. The text and typography are modern, indicating a progressive school.

A very attractively and neatly illustrated circular advertising "Modern Show Card Lettering, Designs, etc." has been received from the Thompson School of Lettering, Pontiac, Mich. Mr. Thompson is a hustling, practical workman, and is making a success of this modern phase of advertising.

The Wisconsin Business College, Sheboygan, Manitowoc and Racine, issues a neat purple backed catalogue.

The Charleroi Mirror, Charleroi, Pa., has issued an unusually fine industrial edition, entitled "Charleroi Chamber of Commerce," newspaper size, beautifully illustrated and splendidly printed upon good book paper. In it we find an entire page devoted to the Tubbs Business College, E. C. Tubbs, principal.

The Georgia-Alabama Business College Journal, Macon, Ga., issues quite an attractive sixteen page paper devoted to the interests of that institution. It contains a number of interesting half-tone pictures of students, building, city, etc., together with some handsome penmanship by R. H. Bond the penman.

The "Fourth Annual" of the Conservatory of Music of the West Virginia Conference Seminary, Buckhannon, W. Va., is a profusely illustrated affair, and indicates a most varied program for their commencement beginning May 24th, and ending June 4th. On the front page is given a portrait of Stephen Benton Elkins, with a very readable, short biography of his eventful career, and on the last page is given the Beecher-like likeness of Levi Gilbert, D. D. Mr. Geo. W. Broyles is principal of the commercial department.

Some modern, finely printed circulars relative to "Moore & Miner's Accounting and Business Practice," by Ginn & Co., publishers, are at hand. The circulars are printed on lined, deckle edge paper, with double lines printed in orange, the effect being quite soft and artistic. A review of this publication was printed in this journal some time ago.

College advertising literature has been received from Aurora, Ill., College, Utica, N. Y., School of Commerce, J. W. Warr, Moline, Ill., Ft. Smith, Ark., Commercial College, Bethany Business College, Lindsborg, Kans., South Bend, Ind., Commercial College, Fort Worth, Tex., Business College, Brown's Business College, Terre Haute, Ind.

Colorado Commercial College, Denver, is the title of a purple-backed, gold embossed catalogue, profusely illustrated, advertising that institution.

Students are met at the depot with automobiles, and it would appear as though the college were in the mobile business as

they have three automobiles illustrated, two of which are large coaches intended to carry a dozen or more.

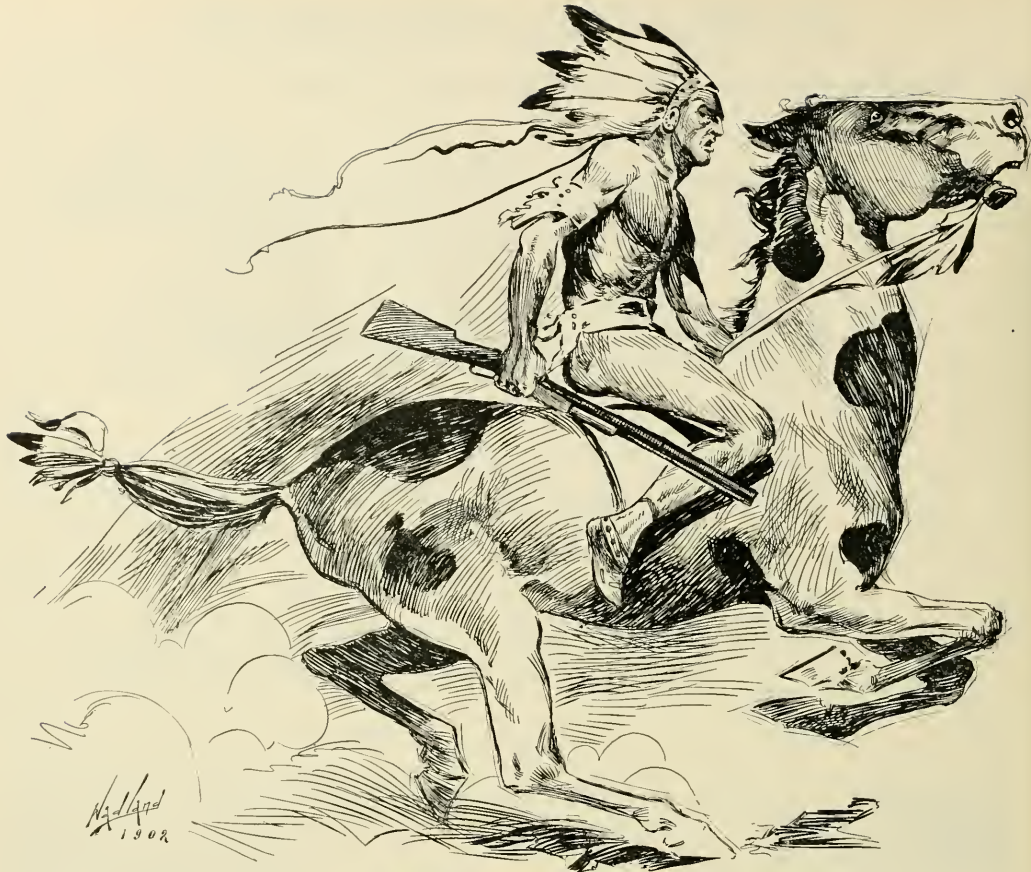
The Detroit Business University recently favored us with a little four page folder including the program of their Friday May-Day exercises, which was quite enjoyable. The folder is a very artistic one with an elaborate script monogram of D. B. U. on the first page with the well known verse, "Count that day lost" in beautiful script on the last page.

Some time ago Gregg, the progressive and aggressive of Gregg shorthand fame, surprised the shorthand fraternity by issuing a strip of paper a yard in length exhibiting enough schools to fill it, requiring several hundred to do so. He now comes forward with a strip of paper five and one-half inches wide and over two yards in length, chock-full of schools which have adopted Gregg shorthand. It is the longest, strongest thing of the kind we have ever seen, and is nothing if not unique and convincing.

Dallas Business University, Dallas, Texas, J. F. Smith, president and founder, favored us with an album-like catalogue of about seventy-five pages, which is without doubt one of the richest things we have ever seen in the way of catalogue making. How Mr. Smith can issue a catalogue of such costliness we are at a loss to know. It indicates a good school, and a well patronized one. It is printed in a number of colors, with initials that are second to none other that we have ever seen in genuine artistic elegance. The text and illustrations are very effective in form, style, and color, and are presented in a way to appeal to prospective students as well as to any one capable of appreciating beauty and up-to-dateness. If Mr. Smith can find a patronage capable of appreciating this fine art product, we fear the South is ahead of the North in print culture. You ought to see the catalogue, no matter what it costs you.

**WANTED:** Teacher for Business Department. Salary \$75.  
**COLORADO COMMERCIAL COLLEGE,**  
Denver, Colo.





Mr. Harry W. Wadland, whose portrait and work appear herewith, is a native of Ontario, having been born in Woodstock, June 10, 1880. In 1898 he pursued a course of illustrating in the Zanerian, returning later and completing the work. He was then employed by the Bucher Engraving Company of this city. Two years ago he resigned his position, and assumed charge of the art work of the Columbus Press, which position he now holds.

Some time ago the newspaper artists of Columbus and other portions of the country held an exhibition at which their work was offered for sale. No stronger evidence of the popularity of Mr. Wadland's work could perhaps be given than the fact that he sold more pictures, and received a larger amount for the same, than any other artist at that exhibition. This was certainly quite a feather in his cap, and not undeserved.

Mr. Wadland is destined to become one of our leading newspaper artists, and it gives us great pleasure to testify to the same.

The illustration presented herewith is work he did some time since.



If you are struggling alone at home to improve your writing we can help you wonderfully. If the mails reach you we can teach you to write well. **Mills' Correspondence School of Penmanship** stands at the head. Send stamp for full information. Do it now. Address, E. C. MILLS, 195 Grand Ave., Rochester, N. Y.

#### Diplomas Made and Filled

I am prepared to arrange and fill diplomas in a neat and artistic manner.

#### Resolutions Engrossed

Designs for Letterheads, Business Cards, Envelope Corners, etc. General work for Half-tones and Zinc Etchings done. Calling Cards 20 cents per dozen.

H. E. WYGAL, 1220 Curtis Avenue  
Cleveland, Ohio

## WANTED

A competent and experienced teacher of Bookkeeping and Arithmetic for a desirable position in the Albany Business College. A sufficient salary will be paid to secure the services of a superior man. Send photograph with application if possible.

Give full particulars including salary desired, and address,

**CARNELL & HOIT, ALBANY, N. Y.**

## Hand Flourished Cards

Better than ever. Any style. Any Color.  
20 cents per dozen.

W. E. McLaughlin,

118 N. High St. - - - Columbus, O.

*Hymeneal*

MRS. D. M. LOOSE  
announces the marriage of her daughter  
HATTIE LORENA

to

MR. ORVILLE M. ALBIG,  
Wednesday, May twenty-seventh,  
nineteen hundred and three,  
Monroe, Michigan.

MR. AND MRS. A. M. POORE  
invite you to be present at the marriage  
of their daughter

STELLA VERNON GASKILL

to

MR. JOHN BARRY NACK,  
at  
First Congregational Church,  
Wednesday, June tenth,  
at three o'clock in the afternoon.  
Georgetown, Mass.  
1903.

## "SAMPLES FOR THE ASKING"

of our up-to-date line of WHITE  
and COLORED CARDS. Quality the  
best. Prices the lowest.

BERKSHIRE CARD CO., North Adams,  
Mass.

## ISAAC PITMAN TEACHERS WANTED.

Owing to the exclusive adoption of the Isaac Pitman Shorthand by the N. Y. High School of Commerce, and Girl's Technical High School, (under control of Board of Education), there is a larger demand for teachers of this system than we can supply. It will pay teachers to adopt this system. Write for "Reasons Why."

ISAAC PITMAN & SONS  
31 UNION SQUARE, - NEW YORK.



Many home students, in writing, waste much valuable time in not knowing right where to correct their faults by joining.

Mills' Correspondence School of Penmanship.

You will progress, because we make it our business to show you where to strike in order to make the most improvement. Send stamp for particulars. Address

E. C. Mills, 195 Grand Ave. Rochester, N. Y.

## SPENCERIAN STEEL PENS AND VISITING CARDS

On receipt of 25 Cents we will send 12 Spencerian Pens for expert writing (three different patterns) and 12 Visiting Cards written in Spencerian style of penmanship. Satisfaction guaranteed. Give your full name as you wish to have it written.

SPENCERIAN PEN CO.

349 Broadway, New York.

## AN OPINION

FROM MASSACHUSETTS.

L. Madarasz,

1284 Third Ave., New York

My experience with the "Madarasz Method" has been minutely satisfactory. Before studying under you, results in my class work were uncertain, due, I now realize, to the improper manner of presenting the work, and the useless repetition of certain exercises not at all vital to letter or word construction. By eliminating this useless matter and presenting the work in accordance with your instruction, I have attained uniformly good results. Enthusiasm on the part of the pupils is much greater and the words of commendation both in and out of the school are very gratifying. I attribute this in a large measure to your training.

Very sincerely,

WILFRED P. WEAVER.

The foregoing is reference to the Teachers' Course in writing, the "Madarasz Method," which I will give in the month of July, 1903, at Hefley School, 245 Ryerson St., Brooklyn, the price of which is \$30. Board and lodging can be had for from \$5 per week upwards. It is the best teaching I can do, and if you are not satisfied your money will be refunded. If you are interested write for fuller particulars enclosing 2c. stamp.

*Madarasz's*  
New York

1281 Third Avenue

READY JUNE 1st

# A GEOGRAPHY OF COMMERCE,

By JOHN N. TILDEN, A. M., Author of  
"A COMMERCIAL GEOGRAPHY,"

AND

HON. ALBERT CLARKE, late President of the  
U. S. Industrial Commission.

IT IS with great pleasure that the Publishers announce this new book. For several years *Tilden's Commercial Geography* had no competitor and was (and is now) used in the commercial departments of the best schools. The enormous development of our material resources demanded some changes and new work, and, instead of making a revision, it has seemed best to make a new book that should combine the salient features of the old and incorporate new material which has been furnished in abundance. The services of Mr. Clarke have been as valuable to the educational public in his work upon this new book as to the country as a member of the Industrial Commission. The Honorable O. P. AUSTIN, Chief of the Bureau of Statistics, United States Treasury, has acted in an advisory capacity, and the financial departments of the Governments of Europe have rendered all desired information. It will be an epoch-making book and should be used in every commercial class.

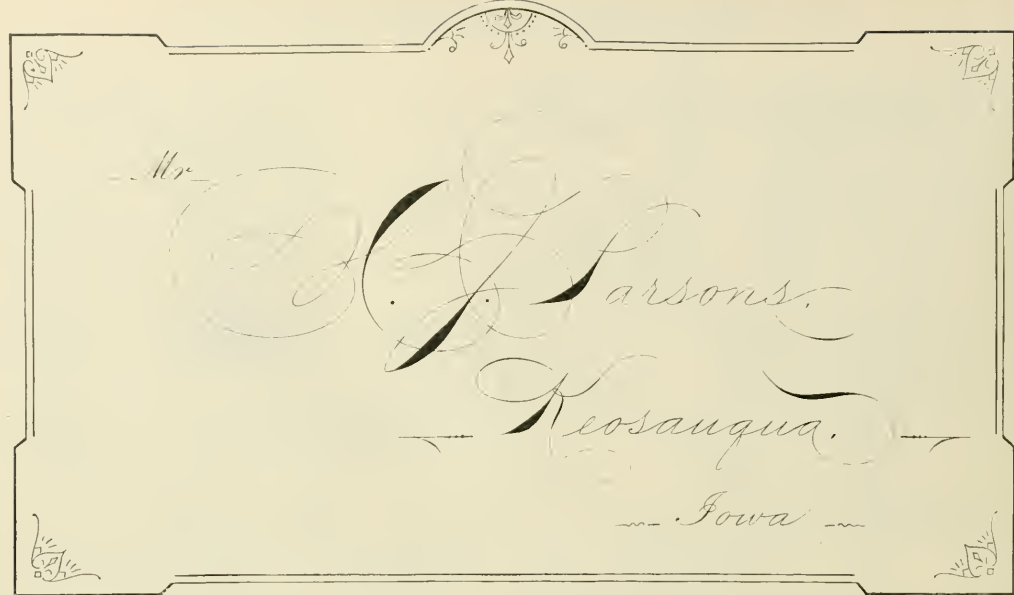
The COMMERCIAL GEOGRAPHY will continue to be published. Correspondence Solicited.

BENJ. H. SANBORN & CO.,

BOSTON

NEW YORK

CHICAGO



BY C. C. CANAN BRADFORD, PA.



The Remington Typewriter Co. recently issued a large map nearly 1x6 feet in size, entitled "The Commercial Map of the World," which they are sending free to schools. The map is quite a costly one and will no doubt be highly appreciated by their many patrons.

"Clark's Tangible Shorthand," by Frank Chadwick Clark, author and publisher, Springfield, Mo., is a new claimant for public favor in the shorthand line.

The author sincerely believes that he has merit on his side, and that the system is bound to win and become a popular one. Circulars received contain some interesting information regarding the vocalization of sounds, the similarity of various languages, and the basing of shorthand characters upon the vowel sounds. The author has endeavored to give "form to speech," and speed to written thought.

Those interested in shorthand (and who are not?) would do well to address the author for further information.

"Gregg Shorthand Reading and Writing Exercises," revised edition, by John Kolbert Gregg, published by the Gregg Publishing Co., Chicago, Ill., seventy-six pages, note book form, printed from off-hand shorthand characters which were photo-engraved. The book contains a series of dictations in the form of business correspondence, legal forms and selections, and its extensive use on the part of schools but bespeaks its popularity and practicability.

Lessons in Shorthand Penmanship by John K. Gregg, published by the Gregg Publishing Co., Chicago, Ill., is a gray backed, sixteen page booklet devoted to this new, modern and practicable phase of shorthand, in which the Gregg Shorthand seems to have been the pioneer as concerns the name and character of this class of work. All interest in the learning or teaching of Gregg shorthand as well as teachers of any other system will do well to secure a copy of the same.

"The Place of Industries in Elementary Education," by Katharine Elizabeth Dopp, published by the University of Chicago Press, Chicago, Ill., is the title of a beautifully printed, artistically bound book of 208 pages. This is a timely book upon the topic implied in the title, dealing as it does

with the history of our industries from the remotest periods down to the present in such a way as to be intensely appealing and instructive. In the consideration of an industrial epoch a most successful effort has been made to discover: (1) some of the most important interactions that take place between man and his natural and social environment, (2) how these result in different forms of industry, and (3) how forms of industry influence the social organization of the people and the development of the sciences and arts.

The book clearly indicates that there is a much closer relation than is usually recognized between the progress of the child and social and industrial activities.

Any one at all interested in educational matters particularly as applied to childhood and industrial education should read this book, as it contains the latest and most progressive thought upon this important phase of modern education.

Psychologically, Pedagogically, and Industrially, the work is sound and interesting.

"Sixty Lessons in Modern Business Writing," by E. E. Admire, Chicago, Ill., price \$2.00 is the title of an eighty page book comprising text and illustrations upon the subject mentioned in the title.

The book is printed on the finest enameled paper with beautiful, large, clear-cut type, and bound in such a way as to open perfectly flat.

In the forefront of the work we find short, terse, helpful hints under the following headings: To the Student; Who Can Learn to Write Well; Modern Business Writing; Good Writing in Demand; The Business Hand; The Teacher's Hand; Plan of the Lesson; How to Practice; Materials and Movement.

In the production of this publication the author has "combined the skill of the expert, the knowledge of the specialist and the experience of the teacher and business men. He has been aided by men who have won world-wide reputation by their skill in, and knowledge of penmanship."

On the right hand pages plates presenting copies for study and practice are presented, and on the left-hand pages are instructions noted for their terseness and practicability. The work is on the actual business, or learn by doing method, in that it prescribes a definite number of pages to be practiced each lesson.

If you are interested in modern penmanship matters you need to secure this work.

"Modern Show Card Lettering Designs, etc., with 200 bright, clear-cut Advertising Phrases for Display Signs, Show Cards and Posters," published by the Thompson

School of Lettering, Pontiac, Mich., price \$1.00, is the price of an even hundred page book devoted to the subjects mentioned in the title.

The book is practical from the word go, no effort having been made to make it an artistic affair. Any one interested in the subjects treated would therefore find more than his dollar's worth. One cent a page for technical instruction is certainly very reasonable, and that is all it costs. We take pleasure in recommending the publication to practical people.

"Factors of Success," compiled by Hugh Thomas Whitford, published by the Gregg Publishing Co., is the title of a thirty-six page booklet, printed in Gregg Shorthand.

The book consists of a series of pithy paragraphs on the subject of success in life, compiled by Mr. H. T. Whitford of Liverpool, England, from the writings or speeches of such famous men as Washington, Gladstone, Rosebery, Chamberlain, Carnegie and Rhodes. It is a splendid book for the shorthand teacher and student.

"Punctuation Simplified," by J. Clifford Kennedy, published by the Gregg Publishing Co., Chicago, Ill., is the title of a thirty-six page linen backed book devoted to this much needed and sadly neglected part of a practical education. The book is designed for either class or private use. It seems to us that the book is just about the right size to do a great deal of good, being simple and brief enough to reach those who would not be willing to tackle a larger and more exhaustive work, and these are the people whom if reached constitute the bulk of our population.



**E. C. MILLS,**  
Script Specialist,

195 Grand Ave., Rochester, N. Y.

If you contemplate publishing a series of copy-books, copy-alls, systems, all machines, or desire a script cut made for advertising purposes, you should send copy for estimate.

### A \$3.00 Self-Filling Fountain Pen Given Away Free

to every subscriber to the big monthly shorthand magazine THE *STENOGRAPHER*, which represents all stenographic systems, all machines. Helps to increase your salary. Shows how to save time and energy. Lots of "Cheer Up" but—Send 10 copies, containing a list of valuable premiums and description of the \$3.00 Self-Filling Fountain Pen which is given free to every subscriber.

THE STENOGRAPHER  
Broad and Filbert Sts., Philadelphia, Pa.





(Dill on Education—from page 17.)

ing recognized more and more generally that the combination of knowledge gained and habits of accurate thinking acquired, as a result of a faithfully spent college course, is of the highest value to the young man who intends to enter business life."

In continuing, Mr. Dill showed that "the corporation movement tends to eliminate the rich man's sons and relatives as a controlling factor in great business companies." He continued at length, showing that to-day the lawyer is retained not so much to fight legal battles in court as to prevent litigation; not "so much to save the expiring business man and the dying business as to keep his client and the business in sound legal health."

The speaker disclaimed any intention of "instructing instructors," and said that he would leave it to the faculties to decide what specific courses or subjects would best fit young men for business life. He said, however, that it is the duty of Universities to have practical men in their faculties, men acquainted with the necessities of the careers for which they intend to fit the undergraduate. He held that a university could teach a man that mental loafing is fatal to business success, and that it should teach the lesson sharply. He declared that the world is not looking for men like a dollar watch that stops running as soon as somebody stops winding it.

In conclusion, Mr. Dill said:  
"The real problem is the influence of the instructor upon the business success of the pupil in after life. Not whether the student has absorbed much Greek, Latin and Mathematics, but what impress the instructor has made upon the character, mental and

moral, of the pupil. The need is not more education in extent, but more educators in the true sense of the word, character-makers rather than lecturers of theory. The demand of the present generation is not so much polished scientists or literateurs, as more young men of rugged individuality, mental and moral strength; not more polish on the blade, but more temper in the steel is the demand of the business world."

## Lettering and Designing

Number Twenty-three

BY E. L. BROWN, ROCKLAND, MAINE.

JOURNAL HEADING—Page 9. First strike the curved lines to regulate height of letters, then pencil in the words "Business Educator" very roughly, and when you have the line properly spaced, finish each letter in detail. Apply the ink with a No. 1 Soenecken pen, and rule up the edges with a square and ruling pen. The corners and edges of the strokes should be clean and sharp. Finish the letters with a Gillott No. 170 pen. The most effective and dashing flourishing is executed with a bold whole arm movement but it is sometimes drawn out with quite satisfactory results. The arrangement of the light and shaded strokes should be studied with care. The ability to execute Old English and German Text letters with speed and accuracy, combined with a knowledge of off-hand flourishing as applied to decoration of the same, is a paying accomplishment, and one young penmen cannot afford to ignore.

## A Correction

Mr. F. Marion Brown, of the Montana Wesleyan University, in a recent letter notes that Mr. Wyman, in his recent report of Montana Commercial Schools, overlooked the Capital City Business College, of Helena, and the Commercial Department of the Wesleyan University, both of which are flourishing schools; the former having an enrollment of nearly 100 students, and being under the direction of Miss Marguerite Moore, formerly of Wolfville, N. S., and the latter having a faculty of a half-dozen teachers, including those who instruct in regular university subjects. We are glad to grant Mr. Wyman's request that we make this correction.

(The Handwriting Expert—continued from page 19.)

to itself the charlatan and the humbug. No profession or calling—even the bar and the pulpit—is free from them. As the skilled and unskilled honest and dishonest experts are so few in number—a guild made up of those who were both honest and skilled would have such a small membership that I fear there wouldn't be enough members to fill the offices. Such a close organization would remind one of the nine tailors of Tooley street.

The real remedy for expert testimony differences can be found, and I am convinced that the Bar Association of the State of New York can render a great service to the administration of justice by undertaking the task.

# "Work More; Talk Less"

Is the advice often given in a business office. "Read much; think little," is the implied instruction in some of the well-known text books on Bookkeeping published in recent years. In an attempt to eliminate the teacher as a factor in the problem of instruction, students have been "talked to death" on the printed page; volleys of business papers have been discharged at them in the beginning, with the idea of stimulating interest while fundamental principles were being absorbed. The result, almost invariably, has been confusion. In probably 75 % of the schools where such text-books are used the teachers are compelled to take from such a book as our Complete Practical Bookkeeping drill exercises in journalizing, posting, closing accounts, etc., or else to extemporize such work.

Our work on Bookkeeping is published in three sizes: PROGRESSIVE, 12 sets of Double Entry and 3 sets of Single Entry, 96 pp., 3x11, retail price, \$1.00. MERCANTILE, 17 sets of Double Entry and 3 sets of Single Entry, 168 pp., 8x11, retail price, \$1.50. COMPLETE, 21 sets Double Entry, including Banking, and three sets of Single Entry, 308 pp., 8x11, retail price, \$2.25.

Our Twentieth Century Business Practice consists of five pads of work, each illustrating a different business, involving the use of different books of account. Each is dependent of the other, and any of these pads can be used with any text-book published, or, by those who have had instruction in journalizing, posting, etc., these pads can be used without any text-book. The full set of five pads, with all necessary stationery and blanks, costs the student \$2.85. Of course we offer liberal discounts to schools.

We stand firmly on the declaration that theory ought to precede practice in the teaching of Bookkeeping—that a person should know how to do a thing before trying to do it—and we therefore have our Practice Pads so arranged that they follow certain sets of our text-book in a way to illustrate the principles taught in those sets.

To teachers who, in writing to us, name the school in which they are engaged, we will send any of the foregoing publications at one-fourth the retail price, carriage prepaid, and if the books are adopted later, we will refund even this small amount. We are widely known as the publishers of the most attractive books obtainable on English, Correspondence, and Spelling, and our full line of books is in popular use in all parts of the country. Write to us about your needs for next year.

The Practical Text Book Company,  
479 Euclid Avenue, Cleveland, Ohio.



The above half-tone represents a class of typical Zanerian College students, Summer Session, 1902; earnest, intelligent, ambitious, skillful, worthy pupils, who possess the elements of success, and who have therefore been attracted by a success-inspiring institution.

### Seventeen States are Represented

In this group, including Maine, Washington, Wisconsin and Texas. Usually one or more foreign countries also has a representative here.

Zanerian students as a rule, earn their own money with which to attend. And surely this they would not spend attending schools so many miles away from home were they not tremendously in earnest. Being spurred by the fire of achievement, they do things, accomplish something, and are successful to such an extent as to attract the attention of the educational and artistic world generally.

Who are the leading teachers and supervisors of penmanship in the public schools? Who are recognized as the most successful teachers in commercial colleges? He who investigates will answer—Zanerian students.

### Thoroughly Prepared

Being most thoroughly prepared and getting the best places, it follows that they receive the best salaries. It is not an uncommon thing for students to go direct from the college to accept a position at \$75 per month to begin with; and during the past three years the demand for good talent has been much greater than we have been able to supply.

To all who have a liking for any of our lines of work, we can conscientiously and unhesitatingly say, follow your bent; you will make no mistake; there is plenty of demand for the services of the qualified.

The Zanerian College is a success, because its students are successful. It is a success, because the instructors are the world's greatest teachers of penmanship and engrossing. Is it a success, because it is conducted on the strictest principles of honor and integrity.

Write for beautifully illustrated catalogue.

Address, ZANERIAN COLLEGE, Columbus, Ohio

## Important Announcement!

Beginning with September, 1903, the department of drawing will be discontinued in the Zanerian. This is due to increased attendance interest, and demand in and for penmanship and engrossing, without a corresponding increase in the drawing lines. The latter is due to the fact that all cities contain schools of art, many of which are heavily endowed, superbly equipped, and ably manned. Students therefore find such instruction at home without paying expensive railroad fare, board and room. With penmanship, however, this is not the case. There is but one school in this line—the Zanerian. It has practically no competition. To strengthen it; to enlarge it; to make it even better than it has been in the past; to make it the Necca of methods in teaching, and skill in execution for which it is already famed, is the object sought by discontinuing the drawing.

Drawing is something that can be pursued by itself, and so can penmanship. Few have been able to carry both successfully at one and the same time.

Persons desirous of preparing as supervisors in penmanship and drawing can attend the Zanerian for the former, and their home art school for the latter, or such other that they may choose.

Persons desirous of preparing as artists and designers can attend the Zanerian and learn to letter, and secure positions in engraving establishments at small salaries to begin with, where they can work up in the art world, as many Zanerians have done who have taken only the engrossing course, which consists largely of lettering.

The course, therefore, will consist of all styles of penmanship, all kinds of pen lettering, engrossing, flourishing, blackboard work, and methods in teaching.

The purpose is to prepare persons as penmen, as engrossers, as teachers, as supervisors, in a manner and with a thoroughness no where else possible.

Persons interested in art will do well to secure our publications entitled, *Portraiture, Sketching from Nature, Pen Studies, New Zanerian Alphabets and Character*, as they are all prepared expressly in the interest of the home student. For such purposes, in their respective lines, there are no other publications that can be compared to them. They contain practical examples, complete instructions, and genuine inspiration.

If you want the best, the latest, the most practical, artistic, or modern along penmanship and engrossing lines, including the most progressive methods of teaching the same, attend the Zanerian.

ZANER & BLOSER, Proprietors.





## Good Script Cuts.

attract attention even in the cheapest newspaper. If you want something fine—something out of the beaten path—write to

CIRCULARS FREE, C. P. ZANER, Columbus, O.

## Penmanship Supplies

### FINEST OBTAINABLE

### PENS AND HOLDERS

All goods listed below go by mail post-paid.

**Zanerian Fine Writer Pen**—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross \$1.00, ¼ Gross 25c, 1 Doz. 12c.

**Zanerian Ideal Pen**—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c, ¼ Gross 25c, 1 Doz. 10c.

**Zanerian Business Pen**—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c, ¼ Gross 25c, 1 Doz. 10c.

**Gillott's Principality No. 1 Pen**—A fine writing pen. Gross \$1.00, ¼ Gross, 25c, 1 Doz. 12c.

**Gillott's Double Elastic E. F. No. 604 Pen**—A medium fine writing pen. Gross 75c, ¼ Gross 25c, 1 Doz. 10c.

**Gillott's Magnum Quill E. F. No. 601 Pen**—A business pen. Gross \$1.00, ¼ Gross, 25c, 1 Doz. 12c.

**Gillott's No. 303 E. F. Pen**—Used largely for drawing purposes. Gross \$1.00, ¼ Gross 25c, 1 Doz. 12c.

**Gillott's Lithographic Pen No. 290**—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c.

**Gillott's Crow Quill Pen No. 650**—Very fine points. 6 pens 25c, 3 pens 15c.

**Soennecken Lettering Pen**—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2, 2½, 3, 3½, 4, 5 and 6 single pointed and 10, 20, and 30 double pointed. 25c.

**Double Holder for Soennecken Pens**—Holds 2 pens at one time. 10c.

**Zanerian Oblique Penholder**—Hand-made, rosewood, 12 inches long, a beautiful and perfect holder. 1 holder 50c.

**Fine Art Oblique Holder**—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. 1 holder sent in a small wooden box. \$1.00

**Excelsior Oblique Holder**—The best low priced oblique holder made. Many hundreds of gross have been sold.

1 Holder 10c  
1 Dozen 50c  
¼ Gross \$1.10  
½ Gross 2 15  
1 Gross 4 25

**Straight Penholder**—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c. 12 holders 65c.

We handle the best and can save you money.

Cash must accompany all orders. Prices are too low to keep accounts. Remit by money order, or stamps for small amounts

Address, ZANER & BLOSER,  
Columbus, O.

**WANTED:** A first-class teacher of penmanship who can also handle the commercial branches if required. Address, BRYANT & STRATTON COLLEGE, St. Louis, Mo.

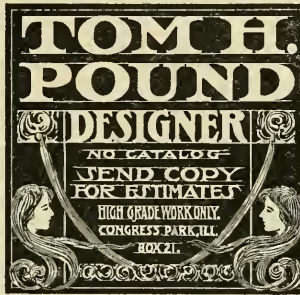
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This is to inform you that we have sold to the Sadler-Rowe Company of Baltimore, Md., the copyrights, plates and good will of our New Rapid Shorthand. That company will continue its publication. All future orders should therefore be sent to the Sadler-Rowe Co., Baltimore, Md.

*Buffalo, N. Y., April, 18, 1903.*

McKEE PUBLISHING CO.

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